

STUDENT FINANCE OFFICE
WORKING FAMILY AND STUDENT FINANCIAL ASSISTANCE AGENCY

Dear Sir/Madam,

NOTICE OF OFFER OF LOAN
UNDER THE NON-MEANS-TESTED LOAN SCHEME FOR FULL-TIME TERTIARY STUDENTS
(“NLSFT”)
FOR THE 2023/24 ACADEMIC YEAR

(The Notice is a legal document. Please read carefully and retain the Notice for reference.)

I refer to your application for a loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”) and am pleased to advise you that the Government of the Hong Kong Special Administrative Region (“Government”) has approved your application and decided to offer you loan under the NLSFT (“NLSFT Loan”) as shown on the “NLSFT Notification of Result”. This “Notice of Offer of Loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students for the 2023/24 Academic Year” (“Notice of Offer”) forms part of the legal documents and sets out the terms and conditions applicable to the NLSFT Loan.

2. Terms and conditions applicable to the NLSFT Loan may be altered and supplemented at any time by the Student Finance Office (“SFO”) under the Working Family and Student Financial Assistance Agency (“WFSFAA”) and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to the WFSFAA website.
3. The offer of the NLSFT Loan is subject to you being registered as a full-time student of a recognised course (“Course”) at one of the institutions covered by the Tertiary Student Finance Scheme - Publicly-funded Programmes (“TSFS”) (“Institution”) in the 2023/24 academic year (“AY”) and taking up of an exclusively publicly-funded, including the University Grants Committee-funded, student place.
4. The Government reserves the right to cancel, reduce or recover, in full or in part, any award of NLSFT Loan that has been offered or is to be offered as the Government considers justified or when the Government discovers that incomplete or inaccurate information has been given in the application and/or loan documents. You must make sure that the information provided in the “Undertaking”, the “Deed of Indemnity” (“Deed”) and the “Student, Indemnifier and Witness Details Input Forms”, including other required supporting documents submitted as mentioned in paragraph 9, are true, correct and complete. **Legal action will also be taken against those suspected of obtaining or attempting to obtain money by deceit.**
5. You are required to notify the SFO in writing immediately if a bankruptcy petition is filed by you or presented against you or a bankruptcy order is made against you; or you have applied/are applying for an Individual Voluntary Arrangement (“IVA”) under the Bankruptcy Ordinance; or you are aware that legal proceeding(s) has/have been started or is/are pending or being threatened against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets. The SFO reserves the right to require you to submit supplementary documents / information other than those mentioned in paragraph 9 below as necessary. The SFO reserves the right to the final decision on the loan offer in relation to your NLSFT application.
6. You must check the information printed on the “NLSFT Notification of Result” or the “TSFS Notification of Result” (applicable to applicants applying for the TSFS only and with NLSFT Loan offered). Should there be any discrepancies, please inform the SFO immediately by the specified amendment forms in accordance with paragraph 53 below.

Administrative Fee

7. An administrative fee is chargeable **for each application and each loan account** to recover the full costs of processing the applications and administering the NLSFT:
 - (a) Administrative fee is chargeable upon submission of application and annually thereafter until the NLSFT Loan and interest accrued thereon are fully repaid. Administrative fee will be charged on each loan account on an AY basis and is chargeable on 1 December each year. If there is any unsettled balance under the loan account on or after 1 December, administrative fee will be demanded for repayment in the demand note with due date falling on 1 January of the following year.
 - (b) Administrative fee is a fixed fee and will not be charged on a pro-rata basis nor paid by instalments. **Administrative fee paid is neither refundable nor transferable.**

- (c) Under normal circumstances, you will not receive any demand note before the commencement of loan repayment. Thus, the administrative fee accrued during the study period will be demanded for repayment in the first demand note with due date falling on 1 January following the commencement of loan repayment (If you have opted for deferred activation of loan repayment, the administrative fee accrued will be demanded for repayment in the demand note with due date falling on 1 January of the following year). If the loan repayment period shall end before 1 December of the loan repayment commencement year, the administrative fee accrued during the study period will be demanded for repayment in the first demand note after commencement of loan repayment. In other words, **you may be required to repay administrative fee accrued for more than one year in the above-mentioned demand note.**
- (d) For each loan application, the fee payable will include the said administrative fee and a handling charge levied by and payable to your Institution.
- (e) Administrative fee is subject to review regularly. You may refer to the WFSFAA website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf) for the prevailing administrative fee.

8. In general, loan accounts will be created on a course basis. Interest and administrative fee will be calculated separately for each loan account. Request for merging loan accounts of different courses will not be accepted. If you obtain loans under the NLSFT as well as other financial assistance / loan schemes administered by the SFO in respect of the same Course, separate loan accounts will be created under the respective loan schemes. Request for merging loan accounts of different schemes will also not be accepted.

Acceptance of NLSFT Loan

9. To accept the offer, you must submit the documents set out below to the SFO **by mail or through the SFO drop-in boxes** on or before the deadline as specified in the “NLSFT Notification of Result” or the “TSFS Notification of Result”. Loan documents submitted before the issuance of the relevant Notification, or by fax or email are **not** acceptable. You are also required to register with the “SFO E-link – My Bills” service successfully on or before the same deadline if such requirement has been stated in the “NLSFT Notification of Result” or the “TSFS Notification of Result”:

- (a) the “Undertaking” duly completed and signed by you and attested;
- (b) the “Deed” duly completed and signed by your Indemnifier and attested;
- (c) a photocopy of all documentary evidences provided by the Indemnifier as specified in paragraph 18 below;
- (d) the duly completed “Student, Indemnifier and Witness Details Input Forms (Forms A and B)”; and
- (e) a photocopy of Hong Kong Identity (“HKID”) Cards of yourself, your Indemnifier and your Witness(es)^{Note} (The photocopies should be made on separate A4 size white papers which are blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the photocopies, unclear or incomplete photocopies of the respective HKID

^{Note} If the following requirements are met, you (i.e. the applicant) and/or your Indemnifier and/or Witness(es) are not required to submit the relevant Hong Kong Permanent Identity (“HKPID”) Card copy(ies):

Applicant

1. You have a successful application over the past three AYs under the TSFS / NLSFT / Financial Assistance Scheme for Post-secondary Students (“FASP”) / Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”) / Extended Non-means-tested Loan Scheme (“ENLS”); **and**
2. You have submitted a copy of your HKPID Card together with the above application and there is no change in personal particulars on your HKPID Card.

Applicant’s Indemnifier and/or Witness(es)

1. Your Indemnifier and/or Witness(es) have acted as a qualified Indemnifier or Witness for a successful application over the past three AYs under TSFS / NLSFT / FASP / NLSPS / ENLS; **and**
2. Your Indemnifier and/or Witness(es) have submitted a copy of their HKPID Card(s) together with the above application(s) and there is no change in personal particulars on their HKPID Card(s).

If necessary, you may still be required to submit the relevant HKPID Card copy(ies). In case of any disputes, the decision of the SFO will be final.

Cards are not acceptable).

The SFO may request you to submit the administrative fee payment proof in original if considered necessary. Documents (a), (b) and (d) can be downloaded from the WFSFAA website (<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf>). If you are required to register with the “SFO E-link – My Bills” service as stated in the “NLSFT Notification of Result” or the “TSFS Notification of Result” issued to you by the SFO, you are required to click the “SFO E-link – My Bills” at the “SFO E-link” (<https://e-link.wfsfaa.gov.hk>) and log in your “iAM Smart” and/or “MyGovHK” account(s), and then proceed to register with the “SFO E-link – My Bills” service. You can view the registration guidelines in the “SFO E-link” (https://e-link.wfsfaa.gov.hk/EBILLPRD/docs/E_link_Registration_Guidelines_sla_EN.pdf).

10. Before you submit your documents for the acceptance of the NLSFT Loan, please read carefully the “2023/24 Academic Year Non-means-tested Loan Scheme for Full-time Tertiary Students Checklist for Submission of Loan Documents” (NLSFT 149 (Rev. 2023)) which is included in the downloaded documents mentioned in paragraph 9. For more details about submission of loan documents, please refer to paragraph 54 below.

11. The SFO may request you to produce documentary evidence showing your residential and correspondence addresses. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address. If being requested, you are only required to submit the photocopies of such documentary evidence. No original copy is required.

Amount of NLSFT Loan Accepted

12. You can choose to accept the NLSFT Loan offered either in full or in part. Before accepting any Loan offered, you may have a rough estimation on the repayment amount by using the Calculator available in the “SFO E-link” (<https://e-link.wfsfaa.gov.hk>). You should consider carefully your need and repayment ability. In completing the “Undertaking”, the “Deed” and the “Student, Indemnifier and Witness Details Input Form (Form A)”, you are required to specify the exact amount of NLSFT Loan that you wish to accept for the whole AY. If you do not submit the duly completed and signed loan documents to the SFO for the acceptance of loan offered under the NLSFT within (i) two calendar months from the issuance date of the “NLSFT Notification of Result” or the “TSFS Notification of Result”; (ii) four weeks from the issuance date of the “Notification of Adjusted Result of Application for Financial Assistance”; or (iii) on or before 30 June 2024 (whichever is the latest), **the SFO will assume that you do not wish to accept the loan, and the loan offered will be automatically cancelled.**

13. The amount of NLSFT Loan accepted should not be greater than the amount of NLSFT Loan offered as stated in the “NLSFT Notification of Result” or the “TSFS Notification of Result” and not be less than HK\$1,000.

NLSFT Loan Disbursement Option

14. In completing the “Student, Indemnifier and Witness Details Input Form (Form A)”, you are required to specify how your NLSFT Loan is to be applied for the settlement of your tuition fees. You may choose either one of the two loan disbursement options, i.e. Head (“H”) or Tail (“T”). If you choose “H”, the SFO will apply the full amount of the NLSFT Loan, which is equal to your loan amount accepted, to settle the first instalment in the first instance, any remaining balance to the second instalment and, if applicable, any remaining balance to the third instalment. If you choose “T”, the SFO will apply the full amount of the NLSFT Loan, which is equal to your loan amount accepted, to settle the final instalment in the first instance, any remaining balance to the preceding instalment(s) and so on.

15. The chosen loan disbursement option will remain effective for the whole AY in question, regardless of any subsequent revision of the NLSFT Loan offer.

Life-time Loan Limit

16. With effect from the 2012/13 AY, a combined life-time loan limit is imposed on students eligible for receiving loans under the NLSFT and the NLSPS. The loan limit will be price-adjusted annually in accordance with the movement of the Composite Consumer Price Index. The relevant limit for the 2023/24 AY is HK\$398,300.

17. Loan(s) disbursed from the 2012/13 AY and onwards will be counted towards the combined life-time loan limit, which is not of revolving nature and will not be reset by any repayments.

Qualifications of an Indemnifier

18. To be acceptable as an Indemnifier, a person must be:

- (a) a Hong Kong resident holding a **Hong Kong Permanent Identity Card**;

- (b) at or over 21 years of age;
- (c) gainfully employed in Hong Kong and financially sound. Persons who are not gainfully employed (e.g. retired persons, housewives, etc.), those without regular income and/or income proof (e.g. casual workers, etc.) and students are **not** acceptable;
- (d) able to produce a photocopy of (i) documentary evidence showing that he/she has a regular income such as a copy of his/her latest **complete** demand note on tax issued by the Inland Revenue Department, and (ii) **valid** Business Registration Certificate and/or **valid** Certificate of Incorporation issued by the Companies Registry, if the Indemnifier is self-employed;
- (e) able to produce a photocopy of documentary evidence showing his/her **current employment status** in Hong Kong (e.g. written certification from employer with company chop, Indemnifier's business name card or staff card, etc.);
- (f) able to produce a photocopy of his/her recent and consecutive three months' **salary records** (e.g. the latest **complete** individual demand note on tax issued by the Inland Revenue Department, written certification of his/her job title and wages from employer with company chop or a copy of his/her bank statements / passbook showing the income (with the relevant page of his/her bank passbook or account statement showing his/her name and account number), etc.);
- (g) able to produce a photocopy of documentary evidence showing his/her **residential address** in Hong Kong in the past three months. Documentary evidence of residential address should be letter issued by the Government bureaux / departments, public organisations / utilities or commercial organisations. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address;
- (h) able to produce a photocopy of documentary evidence showing his/her **office / employer's business address** in Hong Kong (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.); and
- (i) able to produce a photocopy of documentary evidence showing his/her financial position upon request by the SFO.

19. A person who is an undischarged bankrupt; or files a bankruptcy petition or is aware that a bankruptcy petition is presented against him/her or a bankruptcy order is made against him/her; or applies for an IVA under the Bankruptcy Ordinance; or is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong); or there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets at the time when he/she signs the "Deed" is **not** acceptable to act as an Indemnifier. Besides, if a person has any arrears (including but not limited to grant(s), loan(s), interest, overdue interest, surcharge, administrative fee and any recovery costs (including legal costs and related expenses in the course of legal recovery action), etc.) under any financial assistance / loan scheme(s) administered by the WFSFAA, or has previously failed to comply with the terms and conditions of any financial assistance / loan scheme(s) administered by the WFSFAA, he/she is not acceptable to act as an Indemnifier.

20. If after your Indemnifier signed the "Deed", you are aware that your Indemnifier is deceased; or a bankruptcy petition is filed by or presented against your Indemnifier or a bankruptcy order is made against your Indemnifier; or your Indemnifier applies for an IVA under the Bankruptcy Ordinance; or a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your Indemnifier's assets; or your Indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong); or there is any claim (whether inside or outside Hong Kong) against your Indemnifier or any of his/her assets; or your Indemnifier intends to leave/has left Hong Kong for a period longer than three months or to emigrate; or your Indemnifier for other reasons becomes incapable of fulfilling the obligations under the "Deed", you should notify the SFO in writing immediately and procure immediately, or otherwise upon the first written demand of the SFO, an alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the "Deed" in favour of the Government, failing which the SFO has the power to demand you to make immediate repayment of all outstanding balance of the NLSFT Loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.

21. You are **not** acceptable to act as the Indemnifier for your own application.

Qualifications of a Witness

22. To be acceptable as a Witness, a person must be:

- (a) a Hong Kong resident holding a **Hong Kong Permanent Identity Card**; and
- (b) at or over 18 years of age.

23. You are **not** acceptable to act as the Witness of your “Undertaking” and the corresponding “Deed”. The Indemnifier is **not** acceptable to act as the Witness of his/her “Deed” and the corresponding “Undertaking”.

24. The SFO may request a Witness to produce documentary evidence showing his/her residential address. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address.

Offsetting Arrangements

25. If you concurrently receive any financial assistance (i.e. grant and/or loan) provided by the Government under the TSFS for the Course for the same AY, you shall be liable to repay the Government the amount of overpaid NLSFT Loan which is equal to the difference between (a) the amount of the NLSFT Loan disbursed, and (b) the revised NLSFT Loan offer (provided that the amount of (a) is higher than the amount of (b)) (“Overpaid NLSFT Loan”). The amount of Overpaid NLSFT Loan shall be repaid through deduction of the same amount from the TSFS financial assistance in the order firstly from the grant portion of the TSFS financial assistance, and if the grant portion is insufficient to fully offset the Overpaid NLSFT Loan, the balance will be offset by deducting from the loan portion of the TSFS financial assistance.

26. Even if your NLSFT Loan has been fully offset by your TSFS grant and/or loan and the revised loan balance is HK\$0, NLSFT interest would still accrue for the Overpaid NLSFT Loan for the period from the first drawdown date of the NLSFT Loan to the date of offsetting. **You are advised to submit an early repayment request of the NLSFT interest immediately after the offsetting to the Student Loan Unit of the SFO.** Otherwise, an administrative fee will be accrued on this NLSFT Loan account on an AY basis in the same manner as ordinary loan accounts. The accrued interest and/or administrative fee will be demanded upon your commencement of loan repayment. The administrative fee is chargeable on 1 December each year. You are required to repay the accrued interest and the administrative fee until the NLSFT Loan and the interest accrued thereon are fully repaid. In addition, the loan portion of the TSFS financial assistance applied to offset the NLSFT loan will be deemed to have been borrowed by you under the terms and conditions of the TSFS at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the TSFS.

27. If your NLSFT Loan has been partially offset by your TSFS grant and/or loan and there is remaining loan balance, NLSFT interest would still accrue for the Overpaid NLSFT Loan for the period from the first drawdown date of the NLSFT Loan to the date of offsetting. Your obligations in relation to the NLSFT interest so accrued and the amount of the NLSFT Loan remaining after the partial offsetting shall remain unchanged and shall continue according to the terms and conditions as set out in this “Notice of Offer”, in the “Undertaking” signed by you, in the NLSFT Guidance Notes and including the terms and conditions subsequently amended and supplemented by the SFO. In addition, the loan portion of the TSFS financial assistance applied to offset the NLSFT loan will be deemed to have been borrowed by you under the terms and conditions of the TSFS at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the TSFS.

28. If you have accepted the NLSFT Loan offer but not yet received the NLSFT Loan prior to the receipt of the “TSFS Notification of Result”, and subsequently being offered financial assistance under the TSFS, arrangements will then be made to reduce the amount of your NLSFT Loan offer and the NLSFT Loan payable (if any) to reflect the adjustment of NLSFT Loan in direct relation to the financial assistance offered under the TSFS.

29. Your NLSFT Loan will not be offset by your TSFS grant and/or loan automatically as above mentioned if your NLSFT Loan does not exceed the difference between your maximum level of financial assistance under the TSFS and the financial assistance you should receive under the TSFS. Under such circumstances, if you wish to offset your NLSFT Loan already disbursed to your Institution by the TSFS grant and/or loan credited/to be credited to your designated bank account, you need to make an early repayment of the NLSFT Loan; or apply for a cancellation of the NLSFT Loan if the disbursement of the NLSFT Loan to your Institution has not yet been arranged.

Disbursement of Loan

30. The NLSFT Loan will be disbursed directly to your Institution by instalment(s) to settle your tuition fees in accordance with the loan disbursement options, i.e. Head (“H”) or Tail (“T”) as specified in your “Student, Indemnifier and Witness Details Input Form (Form A)”, subject to your successful submission of the full set of duly completed “Undertaking”, “Deed”, “Student, Indemnifier and Witness Details Input Forms” and other required supporting documents as set out in paragraph 9 above and the required photocopies of HKID Cards.

31. The actual amount of NLSFT Loan to be disbursed to your Institution will be adjusted according to the offsetting

arrangements which depend on the financial assistance (i.e. grant and/or loan) you may be provided under the TSFS. The NLSFT Loan disbursed to the Institution on your behalf will be deemed to have been borrowed and received by you. The disbursement dates are the NLSFT Loan drawdown dates which are set by the SFO. Under normal circumstances, disbursement will not be made earlier than the due dates of tuition fee instalments.

32. After the disbursement of NLSFT Loan to your Institution has been arranged, the SFO will issue a Remittance Advice to you stipulating the NLSFT Loan disbursement date and the amount of the NLSFT Loan to be disbursed for your reference. The disbursement date stipulated in the Remittance Advice is the NLSFT Loan drawdown date of the specified NLSFT Loan.

33. If your Institution, for any reason, postpones the tuition fee instalment due date to other later date and then informs the SFO of such after the disbursement of NLSFT Loan has already been arranged, the SFO will be unable to withhold / re-arrange the concerned disbursement. Under such circumstances, the SFO will continue the disbursement to your Institution on the tuition fee instalment due date originally as set by your Institution, which will be the NLSFT Loan drawdown date. The SFO will not bear the responsibility for any loss caused to you due to your Institution's decision in postponing the tuition fee instalment due date.

34. Neither your application nor the approval for an NLSFT Loan carries any implication that the payment due date of your tuition fee has been or will be deferred automatically by your Institution. If the disbursement of the NLSFT Loan to your Institution for any instalment cannot be made on or before the tuition fee instalment due date, it is your own responsibility to liaise with your Institution in respect of your tuition fee payment. The SFO will not bear the responsibility for any loss caused to you due to your late settlement of tuition fee.

35. Under normal circumstances, the demand note issued to you by your Institution should specify the balance of your tuition fee for your settlement on or before the due date, which is the difference between your full tuition fee instalment (including student union fee and other miscellaneous charges, if any) and the amount of NLSFT Loan you have accepted for that instalment. If the demand note does not show any adjustment following your acceptance of the NLSFT Loan, you should immediately seek clarification from your Institution on the amount.

36. Under all circumstances, the NLSFT Loan will only be disbursed directly to your Institution for settling your tuition fee. If you have already paid part/all of your tuition fee to your Institution before the disbursement of your NLSFT Loan, the SFO will neither adjust the amount of your NLSFT Loan to be disbursed to your Institution nor disburse any NLSFT Loan to your bank account. It is your own responsibility to liaise with your Institution for the necessary refund arrangement on the extra tuition fee you have paid. The SFO will not bear any responsibility arising therefrom.

37. The application, acceptance and disbursement of the NLSFT Loan should serve the purpose of settling your tuition fee. If you submit the loan documents to accept the NLSFT Loan approaching the end of the respective AY, you have to liaise with your Institution first and obtain its agreement, no matter you have paid your tuition fee or not, and notify the SFO in writing that your Institution have guaranteed to receive the NLSFT Loan. Otherwise, the SFO reserves the right not to accept their loan documents. In any case, the SFO reserves the right not to accept your loan documents submitted after 30 June 2024 since the respective AY should normally be over, unless your "NLSFT Notification of Result" or the "TSFS Notification of Result" is issued within the immediate past two calendar months, or your "Notification of Adjusted Result of Application for Financial Assistance" is issued within the immediate past four weeks.

38. If you and/or your Indemnifier has/have any arrears of grant and/or loan and/or subsidy under any financial assistance / loan scheme administered by the WFSFAA, or has/have previously failed to comply with the terms and conditions of any financial assistance / loan scheme administered by the WFSFAA, the WFSFAA reserves the right to withhold the processing of disbursement of loan and set-off the overpaid amount from the loan to which you are entitled to in this AY, even after processing of your application. The balance of the NLSFT Loan after such set-off, if any, will be released to you. In addition or as an alternative, the WFSFAA shall require you to refund the overpaid amount immediately.

39. Any overpayment of the NLSFT Loan made to you shall be refunded immediately upon demand.

Cessation of being Registered Full-time Student / Withdrawal from / Suspension / Deferment of Studies

40. If you cease to be a registered full-time student; or decide to withdraw from, suspend or defer studies or apply for leave of absence for any reasons; or change your Course / Institution; or are not required to pay the full amount of tuition fee in the 2023/24 AY, you must **immediately** notify the SFO in writing for our follow-up action, including but not limited to withholding the disbursement of the NLSFT Loan to your Institution. In the event that the NLSFT Loan has been disbursed to your Institution, you will be liable for the NLSFT Loan disbursed and the interest accrued thereon and to repay the SFO the NLSFT Loan so disbursed and the interest accrued thereon, plus any recovery costs

incurred by the Government in a lump sum / by instalments.

41. If necessary, the SFO will contact your Institution to verify your study status. The SFO will instruct your Institution to refund to the Government the NLSFT Loan already disbursed under the condition(s) in paragraph 40 above.

42. The SFO reserves the right to recover from you all or part of the NLSFT Loan disbursed in case you cannot complete your studies for any reasons.

Loan Repayment, Electronic Demand Note and Notification

43. (a) You are required to repay your NLSFT Loan, which shall normally commence on 1 December of the year of your graduation or when the Course has officially ended, until the NLSFT Loan and interest accrued thereon are fully repaid. The first instalment of loan repayment will normally fall due on 1 January or 1 July (if opted for deferred activation of loan repayment) of the following year of your graduation. **If you have not received the “Notice of Commencement of Repayment” or “Demand of Repayment” within six months after your graduation or the Course has officially ended, you should notify the SFO in writing immediately.**
- (b) With a view to facilitating better financial management of loan borrowers, loan borrowers who have obtained NLSFT Loans and without any loan accounts repaying with quarterly repayment arrangement under other financial assistance / loan schemes administered by the SFO are required to repay their NLSFT Loans and the interest accrued in full by monthly instalments. The NLSFT Loan borrowed by you and the interest accrued thereon are repayable in 15 years (“Repayment Period”) by 180 equal monthly instalments; or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO.
- (c) If you cease to be a registered full-time student of a recognised Course; or withdraw or are suspended from or cease or defer your studies in the recognised Course; or transfer from the Institution where you have borrowed the NLSFT Loan to another institution; or have not completed the Course for any reasons, you are required to notify the SFO in writing immediately and repay the NLSFT Loan in a lump sum or by equal instalments; and if by instalments over a revised Repayment Period, also the interest accrued at the prevailing NLSFT interest rate per annum. The length of the NLSFT Loan Repayment Period, its commencement date, and any repayment arrangements shall be decided by the SFO.
- (d) Arrangement of demand notes and notifications are as follows:
- (i) Instalments will normally fall due on 1st of each calendar month for monthly repayment; while on 1 January, 1 April, 1 July and 1 October each year for quarterly repayment. Demand notes and/or notifications will be issued 14 days before each due date as far as practicable. If you do not receive the demand note and/or notification seven days before each due date, you should contact the SFO immediately. Non-receipt of demand note does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment has not been made duly, you will be required to repay the Government the overdue amount together with overdue interest as set out in paragraph 43(i) below.
- (ii) For environmentally friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to the “SFO E-link” online platform (<https://e-link.wfsfaa.gov.hk>) and notifications would be sent to the “MyGovHK” and/or “iAM Smart” online platforms for your viewing, printing and downloading. You need to safekeep your “MyGovHK” and/or “iAM Smart” account login username and password (if applicable) to receive repayment notifications and demand notes through the “SFO E-link – My Bills” service. If you have not logged into the “MyGovHK” for a period of 36 months, your account will be terminated. Electronic demand notes and/or notifications shall be deemed to have been duly given by the SFO and have been duly received by you regardless of whether you have actually accessed the electronic demand notes and/or notifications and whether you have actually noticed the availability of those electronic demand notes and/or notifications. Requests for receiving demand notes and/or notifications by other means will not be accepted. The SFO may contact you by mail, telephone, fax, email or other forms of electronic notifications (e.g. SMS) for any repayment matters. Should you wish to save a copy of the latest instalment demand note, you are reminded to download and/or print it out on or before the due date.
- (iii) Your failure to visit the “MyGovHK”, “iAM Smart” and/or “SFO E-link – My Bills” online platform(s) to receive any repayment schedule or demand note(s) does not exempt you from the obligation to repay the instalment due on or before the due date. Otherwise, you will be regarded as

breaching the terms in the “Undertaking”.

- (e) Within the Repayment Period, you can put up a request to restructure the period. The request should be put up 14 days before the due date of the demand note so that the revised repayment schedule will take effect in the upcoming instalment. If you fail to put up your request by the above mentioned deadline, or your NLSFT Loan is currently under deferment, the effective date of your requested revision will be postponed accordingly. Request could only be made in writing. Verbal request will not be accepted. You have to repay your instalments according to the original repayment schedule until the revised Repayment Period takes effect.
- (f) The interest on the NLSFT Loan borrowed by you shall be charged at the prevailing NLSFT interest rate once the NLSFT Loan is drawn down until the NLSFT Loan has been fully repaid. The NLSFT interest rate is reviewed periodically and any adjustment to the interest rate shall apply immediately to the outstanding principal until the next interest rate adjustment. You may refer to the WFSFAA website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf) for the prevailing NLSFT interest rate. You may also have a rough estimation on the repayment amount by using the Calculator available in the “SFO E-link” (<https://e-link.wfsfaa.gov.hk>).
- (g) Interest of each monthly instalment is the interest accrued for the month preceding the instalment due date calculated based on the prevailing NLSFT interest rate.
- (h) Each instalment (instalment loan principal and interest) shall not be less than HK\$100.
- (i) Overdue interest shall be calculated by applying a rate equal to the average of the best lending rates announced by the note-issuing banks in Hong Kong from time to time to accrue over the period from the due date to the day preceding the date of actual repayment by you of the overdue amount.
- (j) Any partial repayment made by you which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the outstanding administrative fee, secondly (any balance thereof) the overdue interest, thirdly (any balance thereof) the interest accrued, fourthly (any balance thereof) the overdue principal portion of the loan, and finally all costs incurred by the Government for the recovery of the overdue amount and enforcement of the “Undertaking” and the “Deed”.
- (k) Any repayment before the instalment due date or overpayment made by you will be applied to repay the forthcoming instalment(s) according to the repayment schedule until the amount is exhausted. Interest payable for those instalments will not be reduced or exempted.
- (l) If you wish to make early lump sum or partial repayment of the NLSFT Loan, a request should be put up in writing by the specified form. Verbal request will not be accepted. The relevant application form is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Normally you have to settle the “Early Partial / Lump Sum Repayment Demand Note” in full within 14 days from its issue date. If you fail to repay on time, overdue interest incurred shall be calculated in the same way as set out in paragraph 43(i) above.
 - (i) For early lump sum repayment, the repayment amount shall include all outstanding principal, interest, overdue interest and administrative fee.
 - (ii) For early partial repayment, the repayment amount shall not be less than an amount decided by the SFO (currently set at HK\$5,000) or the total of one repayment instalment plus the remaining study interest already accrued before commencement of repayment, whichever is greater.
 - (iii) Interest of early repayment is calculated as follows:

Loan Account Status	Early Lump Sum Repayment Interest Cut-off Date	Early Partial Repayment Interest Cut-off Date
Before commencement of repayment	Preceding day of the date of request	Preceding day of the date of request
During the repayment period	Preceding day of the date of request	Preceding day of the due date of the forthcoming instalment

- (iv) You should take note of the charging arrangement of the administrative fee as set out in paragraph 7 above. Repayment of the NLSFT Loan in a lump sum on or before 30 November can save the administrative fee for the ensuing AY.

- (v) You should consider carefully before submitting an early repayment request. If you cancel and make another request within the same month, the SFO may consider not accepting the second / revised application. If you have fully settled the “Early Partial / Lump Sum Repayment Demand Note”, cancellation request to ask for refund of the repayment will not be accepted.
- (m) For request and/or repayment by mail, the postmark date will be regarded as the request and/or repayment date. For proper delivery of the mail items to the SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post. For repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date. Repayment date will determine the charging of overdue interest. For request by fax, email or via the “SFO E-link”, the date received by the SFO will be regarded as the date of request.
- (n) Loan borrowers are required to repay the instalment due on or before the due date. If you plan to leave Hong Kong, you are required to make prior repayment arrangement. If you intend to leave Hong Kong for a period longer than three months or to emigrate, you are obliged to notify the SFO immediately in writing. Upon receipt of such notification, unless the SFO has otherwise come to an agreement with you concerning the repayment arrangement or unless the SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, the SFO could demand your immediate repayment of all outstanding balance of the NLSFT Loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.
- (o) If you have obtained loans for different courses, or for the same course under different financial assistance / loan schemes administered by the SFO, separate loan accounts will be created. Interest and administrative fee (if applicable) will be calculated separately for each loan account. Request for merging loan accounts will not be accepted.
- (p) You and/or your Indemnifier are required to notify the SFO immediately in writing of any change of your and/or your Indemnifier’s correspondence / residential address or other contact information, including mobile phone number, email address or fax number. For any changes in correspondence / residential address, you and/or your Indemnifier are required to provide a photocopy of documentary evidence showing the updated address in the past three months. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address. Documentary evidence of address should be letters issued by the Government bureaux / departments, public organisations / utilities or commercial organisations. If necessary, you and/or your Indemnifier may be required to produce the documentary evidence in originals. The relevant forms are available on the WFSFAA website (<https://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm>).
- (q) If after your Indemnifier signed the “Deed”, you are aware that:
 - (i) your Indemnifier is deceased;
 - (ii) a bankruptcy petition is filed by or presented against your Indemnifier or a bankruptcy order is made against your Indemnifier;
 - (iii) your Indemnifier applies for an IVA under the Bankruptcy Ordinance;
 - (iv) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your Indemnifier’s assets;
 - (v) your Indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong);
 - (vi) there is any claim (whether inside or outside Hong Kong) against your Indemnifier or any of his/her assets;
 - (vii) your Indemnifier intends to leave/has left Hong Kong for a period longer than three months or to emigrate; or
 - (viii) your Indemnifier for other reasons becomes incapable of fulfilling the obligations under the “Deed”,you should notify the SFO in writing immediately and procure immediately, or otherwise upon the first written demand of the SFO, an alternative Indemnifier located in Hong Kong and acceptable to the

Government to execute the “Deed” in favour of the Government, failing which the SFO has the power to demand you to make immediate repayment of all outstanding balance of the NLSFT Loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.

- (r) If any of the circumstances as set out in (ii) to (viii) of paragraph 43(q) above occur after your Indemnifier signed the “Deed”, your Indemnifier is required to notify the SFO in writing immediately. If after examining the relevant supporting documents, the SFO decides that your Indemnifier is incapable of fulfilling the obligations required under the “Deed”, you will be required to procure another alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the “Deed” in favour of the Government, failing which the SFO has the power to demand you to make immediate repayment of all outstanding balance of the NLSFT Loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses. Before the successful procurement of an alternative Indemnifier acceptable to the Government by you, the existing Indemnifier remains obliged to continue to fulfill the obligations under the “Deed”.
- (s) In case of any breach of any of the terms and conditions of the NLSFT Loan, or late repayment of any instalment due, the SFO has the power to demand you and/or your Indemnifier(s) to make immediate repayment of all outstanding balance of the NLSFT Loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses (including legal costs and related expenses in the course of legal recovery actions). The SFO also has the power to withhold the consideration and processing of your other financial assistance / loan applications and/or various applications relating to loan repayment under different financial assistance / loan schemes administered by the SFO; and to demand you and/or your Indemnifier(s) to make immediate repayment of all outstanding balance of loan(s), interest (if any), overdue interest (if any), surcharge (if any), administrative fee (if any) and any recovery expenses in relation to other course(s) taken by you notwithstanding that they have not become due under the terms of such loan(s).

Deferment of Loan Repayment

- 44. (a) If you have difficulties in repaying the NLSFT Loan(s) due to further full-time study, financial hardship or serious illness, you may apply for deferment of loan repayment. For deferment of loan repayment on the grounds of financial hardship or serious illness, in case you have not opted for the standard repayment period of 15 years, the repayment period of your loan will initially be extended to 15 years for calculation when your application is being processed. The SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing by the specified form, together with the necessary documentary proof, to the SFO before the due date(s) of the instalment(s) under application. For application by fax or by email, the date of receipt of the fax or email will be regarded as the date of application. For application by mail, the postmark date on the envelope will be regarded as the date of application. The application form concerned is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Application for deferment of loan repayment is only applicable to the **total** amount due for repayment, which may comprise administrative fee(s) (if any), interest(s) and outstanding principal(s). Application for deferment of only a part of the repayment amount will not be acceded to.
- (b) Save for the circumstance specified in paragraph 44(c) below, interest will accrue over the deferment period. The deferred NLSFT Loan may be repaid on a revised repayment schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by the SFO. Interest accrued during the deferment period will be capitalised and form part of the outstanding principal for calculation of the amount to be repaid in the remaining instalments. In addition, for deferment of more than 12 calendar months, the interest accrued during the deferment period will be capitalised once every 12 calendar months. Loan borrowers who have been granted approval for deferment of the NLSFT Loan repayment are still required to pay the administrative fee during the period of deferment. The administrative fee accrued during the period of deferment will be demanded for repayment in the first demand note after resumption of loan repayment.
- (c) To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose application for deferment has been approved may be eligible for interest-free deferment and extension of the entire loan repayment period, subject to a maximum of two years (i.e. the entire repayment period will be up to 17 years). If loan borrowers have been benefited from the one-off relief measure on deferment of loan repayment introduced in August 2009 and exhausted the two-year interest-free extended repayment period, their loan account will not be eligible under this arrangement. If a loan borrower has more than one loan account, the eligibility for this arrangement will be considered on

individual loan account basis.

Handling of Personal Data

45. The personal data provided by applicants under paragraph 9 hereof as well as any supplementary information provided on the request of the WFSFAA will be used by the WFSFAA and the Education Bureau (“EDB”) / disclosed to the agents of the WFSFAA / the EDB, the schools / institutions concerned and relevant Government bureaux / departments for the following purposes:

- (a) Activities relating to the processing and counter-checking of applications under schemes listed below and notification of application results;
 - (i) Grant for School-related Expenses for Kindergarten Students (“Grant-KG”)
 - (ii) Kindergarten & Child Care Centre Fee Remission Scheme (“KCFRS”)
 - (iii) School Textbook Assistance Scheme (“STAS”)
 - (iv) Student Travel Subsidy Scheme (“STSS”)
 - (v) Subsidy for Internet Access Charges (“SIA”)
 - (vi) Diploma Yi Jin Fee Reimbursement (“DYJFR”) / Diploma of Applied Education Fee Reimbursement (“DAEFR”)
 - (vii) Financial Assistance Scheme for Designated Evening Adult Education Courses (“FAEAEC”)
 - (viii) Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”)
 - (ix) Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)
 - (x) Financial Assistance Scheme for Post-secondary Students (“FASP”)
 - (xi) Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”)
 - (xii) Extended Non-means-tested Loan Scheme (“ENLS”)
 - (xiii) Student Travel Subsidy (“STS”) for Tertiary or Post-secondary Students
 - (xiv) Continuing Education Fund (“CEF”)
 - (xv) Working Family Allowance (“WFA”) Scheme
- (b) Activities relating to authentication of applications under schemes listed in (a) above against other databases of the WFSFAA, and the databases of other Government bureaux / departments and schools / institutions in association with the financial assistance received by applicants and their family members so as to prevent double subsidies, avoid and detect fraudulence, and to recover overpayment(s), overdue repayment(s) or any outstanding amount and any cost arising therefrom;
- (c) Activities relating to the matching of the personal data of the student-applicants (if applicable) with the databases of other Government bureaux / departments including but not limited to the EDB and the Immigration Department in association with processing and counter-checking of the applications under schemes listed in (a) above and the granting of other financial assistance by the WFSFAA so as to verify / update records of the WFSFAA and confirm eligibility for individual schemes;
- (d) Activities relating to the matching of the personal data of the applicants and their family members with other databases of the WFSFAA and the databases of the Social Welfare Department in association with processing and counter-checking of the applications under schemes listed in (a) above and the granting of other financial assistance by the WFSFAA so as to prevent double subsidies (in case the applicant’s family was in receipt of the Comprehensive Social Security Assistance (“CSSA”) during the relevant assessment period or is currently in receipt of CSSA) and recover overpayment(s);
- (e) Administration and maintenance of loan accounts and repayment of loans;
- (f) Statistics and research purposes;
- (g) Activities / matters relating to the communication or exchange of views with applicants for the purpose of scheme administration; and
- (h) Processing and counter-checking of other applications relating to financial assistance and/or selection of needy students for award of other financial assistance administered by the WFSFAA, the EDB, the Hong Kong Examinations and Assessment Authority, other relevant Government bureaux / departments / organisations and the schools / institutions concerned.

46. The personal data of applicants and those of their family members provided by applicants may be disclosed to other Government bureaux / departments / organisations and the schools / institutions concerned for the purposes stated in paragraph 45 above; or where applicants have given consent to such disclosure; or where such disclosure is authorised or required by law. The provision of personal data to the WFSFAA by applicants is voluntary, but if applicants fail to provide the personal data required, the WFSFAA may not be able to process their applications.

47. If necessary, the WFSFAA will contact the respective Institutions, other relevant Government bureaux / departments and organisations to obtain any information of applicants for the purposes mentioned in paragraph 45 above. Applicants consent that the WFSFAA may inform schools / institutions of the result of the applications, including the loans offered / disbursed under the NLSFT.

48. If necessary, the WFSFAA will contact applicants, their Indemnifiers and/or Witnesses direct to verify the personal data provided in the “Undertaking”, the “Deed”, the “Student, Indemnifier and Witness Details Input Forms”, and any other documents as required by the WFSFAA for the purposes mentioned in paragraph 45 above.

49. In accordance with Sections 18 and 22 and Principle Six of Schedule One of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), applicants, their Indemnifiers and Witnesses have the right to request access to and correction of the personal data provided by them in the “Undertaking”, the “Deed”, the “Student, Indemnifier and Witness Details Input Forms”, and any other documents as required by the WFSFAA which is/are retained by the WFSFAA.

50. Besides, once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Applicants’ special attention is drawn to the following clauses of the “Code of Practice on Consumer Credit Data” (“the Code”) issued by the Office of the Privacy Commissioner for Personal Data (“PCPD”) –

- (a) According to clause 3.1.3A of the Code, a Credit Reference Agency (“CRA”) may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgements for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2;
- (b) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of seven years from the date of the event shown in the official record.

51. The full version of the Code is available on the PCPD website (https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCCode_2013_e.pdf).

52. Enquiries concerning the personal data provided in the “Undertaking”, the “Deed”, the “Student, Indemnifier and Witness Details Input Forms”, and any other documents as required by the WFSFAA, may be made in writing to:

Access to Information Officer
Working Family and Student Financial Assistance Agency,
General Administration Section,
19/F, 181 Hoi Bun Road,
Kwun Tong, Kowloon
(Email: aio@wfsfaa.gov.hk; Fax No.: 3897 1902)

Change of Personal Particulars

53. You are required to inform the SFO immediately of the following changes (if any) by the specified amendment forms. The forms are available on the WFSFAA website (<https://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm>).

“Notification of Change of Applicant’s Personal Particulars” form (TSF/C/18A(E)) Type of Information	“Notification of Change of Institution / Course Data” form (TSF/C/18B) Type of Information
<ul style="list-style-type: none"> ➤ Name ➤ Correspondence Address ➤ Residential Address ➤ Residential Telephone Number ➤ Other Contact Telephone Number 	<ul style="list-style-type: none"> ➤ Institution ➤ Course ➤ Year of study ➤ Tuition Fee paid / payable

Submission of Loan Documents

54. Please submit your duly completed loan documents and other required supporting documents through one of the following means:

- (a) by mail to the SFO at the following address:
 Student Finance Office
 Working Family and Student Financial Assistance Agency,
 11/F, Cheung Sha Wan Government Offices,
 303 Cheung Sha Wan Road,
 Kowloon
 (Attn.: Counter Service Unit)

(Note: For proper delivery of the mail items to the SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post.); or

- (b) by using the SFO drop-in boxes located on 11/F (during office hours) or in the G/F lift lobby (outside office hours) of the Cheung Sha Wan Government Offices (“CSWGOs”). The SFO’s office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. Please enter the CSWGOs through the side entrance near the security counter outside office hours.

Enquiries

55. For enquiries, please contact the SFO:

- Automated Enquiry Hotline (24-hour) : 2802 2345
- Other Enquiry Telephone Numbers (office hours) : 2150 6222 (Application Processing)
 3755 3155 (Offer Calculation and Notification)
 2152 9307 (Submission of Loan Documents)
 3102 3026 or 3102 3027 (Disbursement Matters)
 2150 6211 or 2150 6212 (Repayment Matters)

Head,
 Working Family and Student Financial Assistance Agency

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2023/24 ACADEMIC YEAR
NON-MEANS-TESTED LOAN SCHEME FOR FULL-TIME TERTIARY STUDENTS (“NLSFT”)
UNDERTAKING (Signed by a Student Receiving Loan)

1. In consideration of the Government of the Hong Kong Special Administrative Region (“Government”) agreeing to offer me a loan in the sum as specified below (“Loan”) under the Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”) with interest payable thereon to accrue at the prevailing Interest Rate for NLSFT per annum, subject to me being registered as a full-time student at an institution covered by the NLSFT (“Institution”) for an approved course (“Course”) for the 2023/24 academic year, I, the undersigned, (hereinafter also referred as “I” or “Student”) do hereby undertake to repay the Government in full the Loan and the aforesaid interest accruing thereon in 15 years (“Repayment Period”) by 180 equal monthly instalments; or in a shorter Repayment Period by equal monthly instalments as agreed by the Student Finance Office (“SFO”) under the Working Family and Student Financial Assistance Agency (“WFSFAA”). Whereas if as determined appropriate by the SFO, I undertake to repay the Government in full the Loan and the aforesaid interest accruing thereon within the Repayment Period by equal quarterly instalments. The Repayment Period shall normally commence on 1 December of the year of graduation or when the Course has officially ended but the interest shall accrue on the Loan as soon as the Loan has been disbursed until the Loan and interest accrued thereon are fully repaid. I also undertake to notify the SFO in writing immediately if I have not received the “Notice of Commencement of Repayment” or “Demand of Repayment” from the SFO within six months after my graduation or the Course has officially ended.
2. Notwithstanding Clause 1 above, if I cease to be a registered full-time student of the Course; or withdraw or am suspended from or cease or defer studies in the Course; or transfer from the Institution where I have borrowed the Loan to another institution; or have not completed the Course for any reasons, I hereby undertake to notify the SFO in writing immediately and repay the Loan in a lump sum or by equal instalments as determined by the SFO; and if by instalments over a revised Repayment Period as determined by the SFO, also the interest accrued as soon as the Loan has been disbursed until the Loan and interest accrued are fully repaid at the prevailing Interest Rate for NLSFT per annum. I accept that under any of the aforesaid situations as mentioned in this Clause 2, the SFO shall have the sole discretion to decide the commencement date of repayment of the Loan (if it is to be repaid in a lump sum), or the revised Repayment Period for the Loan (if it and its accrued interest are to be repaid by instalments) and the amount of each such instalment, and other applicable repayment arrangements. I further authorise the SFO to instruct the Institution to refund to the Government the Loan already disbursed to the Institution before the Government receives my written notification of any of the aforesaid situations as mentioned in this Clause 2.
3. I undertake to pay the administrative fee chargeable upon submission of application and annually thereafter until the full repayment of the Loan plus interest accrued in accordance with the “Notice of Offer of Loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students for the 2023/24 Academic Year” (“Notice of Offer”).
4. I agree that the proceeds of the Loan will be disbursed directly to the Institution by instalment(s) to settle my tuition fee(s) for the Course. I also agree that Loan(s) disbursed to the Institution shall be deemed to have been borrowed and received by me.
5. I undertake that if I concurrently receive any financial assistance (i.e. grant and/or loan) provided to me by the Government under the Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”) for the Course for the same academic year (“TSFS Financial Assistance”), I shall be liable to repay the Government the amount of overpaid NLSFT Loan which is equal to the difference between (a) the amount of the Loan (as referred to in Clause 1 above) disbursed, and (b) the revised NLSFT Loan offer (provided that the amount of (a) is higher than the amount of (b)) (“Overpaid NLSFT Loan”). I agree that the amount of Overpaid NLSFT Loan shall be repaid through deduction of the same amount from the TSFS Financial Assistance in the order firstly from the grant portion of the TSFS Financial Assistance, and if the grant portion is insufficient to fully offset the Overpaid NLSFT Loan, the balance will be offset by deducting from the loan portion of the TSFS Financial Assistance. Any amount of the NLSFT Loan so offset by the TSFS loan will be deemed to have been borrowed by me under the terms and conditions of the TSFS at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the TSFS. The effective date of offsetting will be the date of notification by the SFO of my TSFS results. Interest already accrued (i.e. chargeable from the first drawdown date of the NLSFT Loan to the effective date of offsetting) on the Overpaid NLSFT Loan remains payable by me in accordance with the terms and conditions set out in this “Undertaking”. My obligations in relation to the remaining amount of the Loan advanced to me pursuant to this “Undertaking” after the aforesaid offsetting (if any) shall remain unchanged and shall continue according to the terms and conditions as set out herein, including the terms and conditions subsequently amended and supplemented by the SFO.
6. I undertake to indemnify the Government against all and any losses, costs and expenses which the Government may incur in relation to, resulting from or arising out of my failure to comply with or observe any terms or conditions of this “Undertaking”.
7. I undertake that if I fail to repay the Loan or interest or any part thereof or the administrative fee when it becomes due, I shall pay overdue interest on the overdue amount at a rate equal to the average of the best lending rates announced by the note-issuing banks in the Hong Kong Special Administrative Region (“Hong Kong”) from time to time to accrue over the period from the due date to the day preceding the date of actual repayment by me of the overdue amount. Any partial repayment made by me which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the outstanding administrative fee, secondly (any balance thereof) the overdue interest, thirdly (any balance thereof) the interest accrued, fourthly (any balance thereof) the overdue principal portion of the Loan, and finally all costs (including legal costs and related expenses in the course of legal recovery actions) incurred by the Government for the recovery of the overdue amount and enforcement of this “Undertaking” and the “Deed of Indemnity” (“Expenses”).
8. I undertake that if I plan to leave Hong Kong, I am required to make prior repayment arrangement. I shall notify the SFO immediately in writing if I intend to leave Hong Kong for a period longer than three months or to emigrate. Upon receipt of such notification, unless the SFO has otherwise come to an agreement with me concerning the repayment arrangement or unless the SFO is satisfied that I shall be able to continue to repay the Loan based on the original repayment schedule, the SFO could demand my immediate repayment of all outstanding balance of the Loan, interest, overdue interest (if any), administrative fee (if any) and Expenses.
9. I undertake to notify the SFO immediately in writing of any change of my and/or my Indemnifier’s correspondence / residential address or my and/or my Indemnifier’s other contact information, including mobile phone number, email address or fax number.
10. I hereby give my consent to the SFO to check with other Government bureaux and departments and the Institution my updated address or any of my other personal data for the purpose of recovering the Loan or any other overdue amount from me or for other purposes as stated in the “Notice of Offer”. I agree that the personal data provided by me can be used by the SFO and disclosed to the relevant parties as specified in the “Notice of Offer” by the SFO; and give consent to the SFO to request from these relevant parties my personal data.
11. I undertake to notify the SFO in writing immediately if a bankruptcy petition is filed by me or presented against me or a bankruptcy order is made against me; or I have applied/am applying for an Individual Voluntary Arrangement (“IVA”) under the Bankruptcy Ordinance; or I am aware that legal proceeding(s) has/have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets. I agree that the SFO has the right to require me to submit supplementary documents / information as and when required and the final decision on the Loan of my NLSFT application will rest with the SFO solely.
12. If after my Indemnifier signed the “Deed of Indemnity”, I am aware that my Indemnifier is deceased; or a bankruptcy petition is filed by or presented against my Indemnifier or a bankruptcy order is made against my Indemnifier; or my Indemnifier applies for an IVA under the Bankruptcy Ordinance; or a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of my Indemnifier’s assets; or my Indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong); or there is any claim (whether inside or outside Hong Kong) against my Indemnifier or any of his/her assets; or my Indemnifier intends to leave/has left Hong Kong for a period longer than three months or to emigrate; or my Indemnifier for other reasons becomes incapable of fulfilling the obligations under the “Deed of Indemnity”, I undertake to notify the SFO in writing immediately and procure immediately, or otherwise upon the first written demand of the SFO, an alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the “Deed of Indemnity” in favour of the Government, failing which the SFO has the power to demand me to make immediate repayment of all outstanding balance of the Loan, interest, overdue interest (if any), administrative fee (if any) and Expenses.
13. I agree that the terms and conditions set out in the “Notice of Offer” may be altered and supplemented at any time by the Government and shall be deemed incorporated herein and form part of the terms and conditions in this “Undertaking” and I agree to be bound by them. In the event of any inconsistency between the two documents, this “Undertaking” shall prevail.
14. I agree that the SFO has the power to consolidate all loans granted to me under the NLSFT in relation to the Course or any other course, and after such consolidation, references to “Loan” in this “Undertaking” shall mean the Loan as consolidated by the SFO and all terms and conditions set out

herein shall apply to the Loan as consolidated. In the event that different Indemnifiers have executed "Deed of Indemnity" in relation to different parts of the Loan (i.e. the Loan after consolidation), and if any amount received by the SFO from me in relation to the Loan is insufficient to cover any sum due and payable, without prejudice to the order of priority specified in Clause 7 above, the SFO shall have the power to determine how such amount should be apportioned in respect of the different portions of the Loan as guaranteed by each such Indemnifier and the interest, overdue interest (if any), administrative fees (if any) and Expenses.

15. I understand and agree that should I fail to comply with or observe any terms or conditions of this "Undertaking", or if any statement made in my application for the Loan is found to be false or incomplete or misleading or if I fail to repay the Loan or interest or overdue interest (if any) or administrative fees (if any) or any part thereof when due, the Government has the power to demand me to make immediate repayment of all outstanding balance of the Loan, interest, overdue interest (if any), administrative fee (if any) and Expenses. The SFO has the power to withhold the consideration and processing of my other financial assistance / loan applications and/or various applications relating to loan repayment under different financial assistance / loan schemes administered by the SFO; and to demand me and/or my Indemnifier(s) to make immediate repayment of all outstanding balance of loan(s), interest (if any), overdue interest (if any), surcharge (if any), administrative fee (if any) and Expenses in relation to other course(s) taken by me notwithstanding that they have not become due under the terms of such loan(s).

16. I agree that the SFO has the sole discretion to give notice or demand to me through Internet online platform(s). When applying for an NLSFT loan, I undertake to register with the Internet online platform(s) by creating such account and subscribing to such service as stipulated by the SFO in the notification in order to receive electronic notices and demands from the SFO on such platform(s) including demands of each monthly instalment or any overdue portion of the Loan or interest. I understand and agree that my failure to visit the Internet online platform(s) to receive any notice or demand will not exempt me from my obligation to repay the Loan or any part thereof in accordance with the repayment schedule stipulated by the SFO pursuant to Clause 1 or 2 above.

17. Any notice or demand to be given under this "Undertaking" in writing shall be deemed to have been duly given to me: if sent by mail or by hand to my correspondence / residential address; or by fax to my fax number; or by SMS to my mobile phone number; or by email to my email address (each of which number or address as last provided to the SFO or as last revised by no less than ten working days' written notice). In addition, any notice and/or demand may also be given in electronic form via the Internet online platform(s) in the manner as mentioned in Clause 16 above and shall be deemed to have been duly received by me as soon as it is available to me for viewing, printing or downloading on the Internet online platform(s), regardless of whether I have actually accessed the electronic demand notes and/or notifications and whether I have actually noticed the availability of those electronic demand notes and/or notifications. I further agree that any notice or demand available to me via Internet online platform(s) shall not be denied its validity on the ground that it is an electronic notice or demand.

18. A certificate, notice or letter issued by the SFO as to the amount of the outstanding balance of the Loan, interest, overdue interest and/or administrative fees from time to time shall be conclusive evidence against me for all purposes.

19. The Government's rights under this "Undertaking" may be exercised as often as the Government deems fit. Exercising or failing to exercise a right under this "Undertaking" shall not prevent the Government from exercising any other right under this "Undertaking". Exercising part of a right under this "Undertaking" shall not prevent the Government from subsequently exercising that right to the fullest extent. A delay in exercising or the non-exercise of a right under this "Undertaking" shall not prevent the Government from exercising that right subsequently. The Government's rights under this "Undertaking" shall be in addition to other rights which the Government may have under the law.

20. If at any time, any provision of this "Undertaking" is or becomes invalid, illegal or unenforceable under the law of any jurisdiction, this shall not affect its validity, legality or enforceability under the law of any other jurisdiction nor the validity, legality or enforceability of any other provision of this "Undertaking".

21. I may not terminate this "Undertaking" until and unless all the Loan, interest, overdue interest, administrative fee and Expenses have been fully repaid.

22. This "Undertaking" shall be governed by and construed in accordance with the Laws of Hong Kong. I agree that the courts of Hong Kong shall have jurisdiction over any dispute arising from or in connection with this "Undertaking" but the Government may also bring proceedings in any jurisdiction where I or my assets may be located.

23. I hereby confirm that this "Undertaking" as executed by me was either obtained from the SFO offices or downloaded from the WFSFAA website without any modification whatsoever to the original text. This "Undertaking" is available in Chinese and English languages. I have chosen the English language version for execution and in the event of any inconsistency between the two language versions, the English language version shall prevail.

24. I confirm that I have read the contents of this "Undertaking" in 2 pages and I am satisfied that I fully understand its contents and effect before executing this "Undertaking". I declare that the information provided in this "Undertaking" and in the "Student, Indemnifier and Witness Details Input Forms", including other required supporting documents submitted, is true, correct and complete.

This "Undertaking" is signed on the _____ day of _____ (month) _____ (year).

Signed by:
 Name: _____
(Name of Student in Block Capitals)

(Name of Student in Chinese Characters) (if applicable)
 Hong Kong Identity Card No.: _____ (_____) *(Student)*
 Amount of Loan: HK\$ _____
 Signature: _____
(Student)

In the presence of *Witness*:

(Name of Witness in Block Capitals)

(Name of Witness in Chinese Characters) (if applicable)
 Hong Kong Permanent Identity Card No.: _____ (_____) *(Witness)*
Declaration: I acknowledge and agree that the personal data and related documents provided by me in connection with this "Undertaking" and in the "Student, Indemnifier and Witness Details Input Forms" are true, correct and complete. It can be used by the SFO and disclosed to the relevant parties by the SFO; and give consent for the SFO to request the relevant parties for personal data.
 Signature: _____
(Witness)

- Notes:**
1. A person who makes a false instrument, with the intention that he/she or another shall use it to induce somebody to accept it as genuine, and by reason of so accepting it to do or not to do some act to his/her own or any other person's prejudice, commits a criminal offence.
 2. Student should read this "Undertaking" in conjunction with the "Notice of Offer".
 3. This "Undertaking" and the "Deed of Indemnity" should be completed and signed respectively by the Student and the Indemnifier in the presence of a Witness. Neither the Student himself/herself nor the Indemnifier can act as Witness.
 4. The names of the Student and the Witness in Chinese (if applicable) and English should be the same as those recorded in the respective Hong Kong Identity Cards.
 5. Any amendment to the information completed by the Student or the Witness (including addition, deletion and alteration) must be counter-signed by the Student or the Witness, whoever has made the amendments, using the same signature(s). The SFO will not accept documents with amendments made by means of correction fluid or correction tape.
 6. The SFO will not accept documents signed with e-signature. Should the Witness use a name chop, he/she should mark a "+" next to the chop.
 7. The SFO has the sole discretion to determine whether the "Undertaking" is properly completed or not. The SFO has the sole power not to accept the "Undertaking" if it is considered not properly completed.

2023/24 ACADEMIC YEAR
NON-MEANS-TESTED LOAN SCHEME FOR FULL-TIME TERTIARY STUDENTS (“NLSFT”)
DEED OF INDEMNITY

THIS “DEED OF INDEMNITY” is made by the undersigned (“Indemnifier”) in favour of the Government of the Hong Kong Special Administrative Region (“Government”).

2. WHEREAS the Government has agreed to offer a loan of HK\$ (“Loan”) with interest chargeable at the prevailing Interest Rate for NLSFT per annum under the Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”) to Mr./Mrs./Miss/Ms* (“Student”) (*Name of Student in Block Capitals*) (*Delete whichever is not applicable) bearing Hong Kong Identity Card No. : (.....) in accordance with the “Undertaking” signed by him/her on the day of (month) (year) and on conditions, inter alia, that this “Deed of Indemnity” be executed.

NOW THIS “DEED OF INDEMNITY” WITNESSES as follows:

3. In consideration of the Loan, the Indemnifier hereby agrees to be liable to the Government as if he/she were the principal debtor for the whole amount of the Loan, all interest, overdue interest, and administrative fee from time to time accruing thereon and all costs and expenses payable by the Student under the “Undertaking” (collectively, “Debt”). The Indemnifier hereby guarantees that the Debt shall be paid when it becomes due and payable by the Student under the “Undertaking”. The Indemnifier hereby covenants with the Government that he/she will immediately pay to the Government as a principal debtor on demand from the Government whenever the Debt has become due and payable by the Student.

4. The Indemnifier further undertakes to pay all expenses and costs (including legal costs and related expenses in the course of legal recovery actions) which the Government may incur for the enforcement of this “Deed of Indemnity” (“Deed”) and the “Undertaking” signed by the Student (“Expenses”).

5. The Indemnifier agrees that before the Government demands payment of the Debt or the Expenses from him/her, the Government does not need to demand payment from the Student first or to take any other action to obtain payment.

6. This “Deed” shall be independent of, and in addition to, any “Deed” which the Government holds from time to time in relation to the Debt. If the Government has any other “Deed” in relation to the Debt, the Government shall be entitled to choose which “Deed” it wishes to enforce and the order of enforcement. The Government shall not be obliged to enforce any other “Deed” or to take any other steps or proceedings before it enforces this “Deed”.

7. From time to time, the Indemnifier acknowledges and agrees that the Government may revise the terms and conditions applicable to or in relation to the Loan (including revising the repayment schedule for the Loan and interest accruing thereon); (or) make any other arrangement, compromise or settlement with the Student or any other indemnifier. If the Government does carry out any of the above acts in this Clause 7, or do or fail to do anything else, this shall not affect the Government’s rights or the Indemnifier’s liability under this “Deed”.

8. This “Deed” shall continue until the full payment of the Debt and the Expenses. This means that the Indemnifier’s obligations under this “Deed” shall not be discharged or affected even if the Debt becomes for any reason not recoverable from the Student.

9. If the Student becomes bankrupt or enters into Individual Voluntary Arrangement (“IVA”) under the Bankruptcy Ordinance or has a receiver appointed over his/her business or assets, the Government shall be entitled to make a claim against the Student’s assets for the outstanding balance of the Debt even if the Indemnifier has already made a part payment of the Debt to the Government under this “Deed”. Any payment which the Government may receive from the Student or his/her estate or any other person shall not affect the Government’s right to recover the remaining balance of the Debt and Expenses from the Indemnifier under this “Deed”.

10. Any payment received by the Government under this “Deed” shall be applied in the following order towards payment of firstly the outstanding administrative fee, secondly (any balance thereof) the overdue interest, thirdly (any balance thereof) the interest accrued, fourthly (any balance thereof) the overdue principal portion of the Loan, and finally all Expenses, or otherwise in such order deems fit by the Student Finance Office (“SFO”) under the Working Family and Student Financial Assistance Agency (“WFSFAA”).

11. A certificate, notice or letter issued by the SFO as to the amount of the outstanding balance of the Debt or Expenses from time to time shall be conclusive evidence against the Indemnifier for all purposes.

12. The Indemnifier agrees that the Government may disclose information and personal data concerning the Indemnifier to any Government bureaux or departments, or non-government organisations for the purposes the Government deems necessary in relation to the administration of the loan and repayment matters, including but not limited to the processing and counter-checking of the application for Loan, verification of the personal data he/she has provided in this “Deed” and in the “Student, Indemnifier and Witness Details Input Forms” and other related documents, administration and maintenance of loan account information, recovery of overdue repayments or overpayments or expenses, other usages as stated in the “Notice of Offer of Loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students for the 2023/24 Academic Year” (“Notice of Offer”), and for the purposes authorised or required by law. The Indemnifier hereby gives consent for the SFO to request for his/her personal data from the parties and for the purposes mentioned in this Clause 12.

13. The Indemnifier also agrees to inform the SFO in writing immediately if there is any change of his/her correspondence / residential address, or his/her other contact information, including mobile phone number, email address or fax number from time to time.

14. The Indemnifier declares that as at the date of this “Deed”, he/she is not an undischarged bankrupt; and no bankruptcy petition is filed by him/her and is not aware that a bankruptcy petition is presented against him/her or a bankruptcy order is made against him/her; and does not apply for an IVA under the Bankruptcy Ordinance; and is not aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; and is not involved in any litigation, arbitration or administrative proceedings (whether inside or outside the Hong Kong Special Administrative Region (“Hong Kong”)); and there is no claim (whether inside or outside Hong Kong) against him/her or any of his/her assets.

15. The Indemnifier also agrees to inform the SFO in writing immediately if any time after the date of this “Deed” and whilst the Debt still remains outstanding, a bankruptcy petition is filed by or presented against him/her or a bankruptcy order is made against him/her; or he/she applies for an IVA under the Bankruptcy Ordinance; or he/she is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or he/she is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets; or he/she intends to leave/has left Hong Kong for a period longer than three months or to emigrate; or he/she for other reasons becomes incapable of fulfilling the obligations under the “Deed”. If after examining the relevant supporting documents, the SFO decides that

he/she is incapable of fulfilling the obligations required under the “Deed”, the Student will be required to procure another alternative indemnifier located in Hong Kong and acceptable to the Government to execute the “Deed” in favour of the Government. Before the successful procurement of an alternative indemnifier acceptable to the Government by the Student, the existing indemnifier remains obliged to continue to fulfill the obligations under the “Deed”.

16. The Indemnifier agrees that the SFO has the power to consolidate all loans granted to the Student under the NLSFT. Whilst the Indemnifier is only required to pay up the Debt but not any other loan to the same Student which has been consolidated to the Loan as referred to in Clause 2 above (“Other Loans”) or interest or overdue interest or administrative fee accruing on such Other Loans (provided that he/she has not executed any “Deed” in respect of these Other Loans), in the event that different Indemnifiers have executed the “Deed” in relation to the Loan and Other Loans, and if any amount received by the SFO from the Student is insufficient to cover any sum due and payable, the SFO shall have the power to determine how such amount should be apportioned.

17. Any notice or demand to be given under this “Deed” shall be in writing and shall be deemed to have been duly given to the Indemnifier if sent by mail or by hand to his/her correspondence / residential address; or by fax to his/her fax number; or by SMS to his/her mobile phone number; or by email to his/her email address (each of which number or address as last provided to the SFO or as last revised by no less than ten working days’ written notice).

18. The Government’s rights under this “Deed” may be exercised as often as the Government deems fit. Exercising or failing to exercise a right under this “Deed” shall not prevent the Government from exercising any other right under this “Deed”. Exercising part of a right under this “Deed” shall not prevent the Government from subsequently exercising that right to the fullest extent. A delay in exercising or the non-exercise of a right under this “Deed” shall not prevent the Government from exercising that right subsequently. The Government’s rights under this “Deed” shall be in addition to other rights which the Government may have under the law.

19. If at any time, any provision of this “Deed” is or becomes invalid, illegal or unenforceable under the law of any jurisdiction, this shall not affect its validity, legality or enforceability under the law of any other jurisdiction nor the validity, legality or enforceability of any other provision of this “Deed”.

20. The Indemnifier may not terminate this “Deed” until and unless the Debt and Expenses have been fully repaid.

21. The Indemnifier hereby confirms that this “Deed” as executed by him/her was either obtained from the SFO offices or downloaded from the WFSFAA website without any modification whatsoever to the original text. This “Deed” is available in Chinese and English languages. The Indemnifier has chosen the English language version for execution and in the event of any inconsistency between the two language versions, the English language version shall prevail.

22. This “Deed” shall be governed by and construed in accordance with the Laws of Hong Kong. The Indemnifier agrees that the courts of Hong Kong shall have jurisdiction over any dispute arising from or in connection with this “Deed” but the Government may also bring proceedings in any jurisdiction where the Indemnifier or his/her assets may be located.

23. The Indemnifier declares that the information provided in this “Deed” and in the “Student, Indemnifier and Witness Details Input Forms”, including other required supporting documents submitted, is true, correct and complete.

24. The Indemnifier confirms that he/she has read the contents of the whole of this “Deed” in 2 pages carefully and understands that he/she has the right to seek independent legal advice from lawyers of his/her own choice to make sure that he/she understands his/her commitment and the full consequences of his/her signing this “Deed” before signing this “Deed”. It is either that he/she has sought independent legal advice concerning this “Deed” or has chosen not to do so, but he/she is satisfied that he/she fully understands its contents and effect before signing this “Deed”.

This “Deed” is made on the day of (month)..... (year).

SIGNED, SEALED AND DELIVERED by:

L.S.

In the presence of:

.....
(Name of Indemnifier in Block Capitals)

.....
(Name of Witness in Block Capitals)

.....
(Name of Indemnifier in Chinese Characters) (if applicable)

.....
(Name of Witness in Chinese Characters) (if applicable)

Hong Kong Permanent Identity Card No.: (.....)
(Indemnifier)

Hong Kong Permanent Identity Card No.: (.....)
(Witness)

Relationship with the Student:
(Indemnifier)

Declaration: I acknowledge and agree that the personal data and related documents provided by me in connection with this “Deed” and in the “Student, Indemnifier and Witness Details Input Forms” are true, correct and complete. It can be used by the SFO and disclosed to the relevant parties by the SFO; and give consent for the SFO to request the relevant parties for personal data.

Signature:
(Indemnifier)

Signature:
(Witness)

- Notes :**
1. A person who makes a false instrument, with the intention that he/she or another shall use it to induce somebody to accept it as genuine, and by reason of so accepting it to do or not to do some act to his/her own or any other person’s prejudice, commits a criminal offence.
 2. The Indemnifier should read this “Deed” in conjunction with the “Undertaking” signed by the Student receiving loan and the “Notice of Offer”.
 3. The “Deed” should be completed and signed by the Indemnifier in the presence of a Witness. Neither the Student himself/herself nor the Indemnifier can act as Witness. Also, the Student is not acceptable to act as Indemnifier for his/her own application.
 4. The names of the Student, the Indemnifier and the Witness in Chinese (if applicable) and English should be the same as those recorded in the respective Hong Kong Identity Cards.
 5. Any amendment to the information completed in the above execution clause of this “Deed” (including addition, deletion and alteration) must be counter-signed by the Indemnifier or the Witness, whoever has made the amendments, using the same signature(s) as executed in this “Deed”. The SFO will not accept documents with amendments made by means of correction fluid or correction tape.
 6. The SFO will not accept documents signed with e-signature. Should the Indemnifier or the Witness use a name chop, he/she should mark a “+” next to the chop.
 7. The SFO has the sole discretion to determine whether the “Deed” is properly completed or not. The SFO has the sole power not to accept the “Deed” if it is considered not properly completed.

彌償人公司電話號碼 Office Telephone Number of Indemnifier

8 189 [Grid] (靠左填寫 Left align)

彌償人住宅電話號碼 Home Telephone Number of Indemnifier

9 204 [Grid] (靠左填寫 Left align)

彌償人流動電話號碼 Mobile Phone Number of Indemnifier

10 213 [Grid] (靠左填寫 Left align)

彌償人電郵地址 (可選填) E-mail Address of Indemnifier (Optional)

11 222 [Grid] 258 [Grid]

見證人資料 Details of Witness

(如「承諾書」及「彌償契據」上見證人為同一人，只須填寫「見證人 I」) (If the Witness on the "Undertaking" and the "Deed of Indemnity" is the same person, only "Witness I" has to be completed)

見證人 I Witness I

見證人 I 香港永久性居民身份證號碼 Hong Kong Permanent Identity Card No. of Witness I

英文字母 Letter(s) 數字 Numbers 核對號碼 Check Digit

12 272 [Grid] (以正楷及靠右填寫 Complete in BLOCK letter(s) and Right align)

見證人 I 中文姓名 Name of Witness I in Chinese

13 281 [Grid] (如香港永久性居民身份證上載有中文姓名，此項必須填寫 If Chinese name is recorded in the Hong Kong Permanent Identity Card, this item must be completed)

見證人 I 英文姓名 Name of Witness I in English

14 287 [Grid]

見證人 I 出生月份及年份 Month & Year of Birth of Witness I (MM/YYYY)

15 323 [Grid] / [Grid]

見證人 II Witness II

見證人 II 香港永久性居民身份證號碼 Hong Kong Permanent Identity Card No. of Witness II

英文字母 Letter(s) 數字 Numbers 核對號碼 Check Digit

16 329 [Grid] (以正楷及靠右填寫 Complete in BLOCK letter(s) and Right align)

見證人 II 中文姓名 Name of Witness II in Chinese

17 338 [Grid] (如香港永久性居民身份證上載有中文姓名，此項必須填寫 If Chinese name is recorded in the Hong Kong Permanent Identity Card, this item must be completed)

見證人 II 英文姓名 Name of Witness II in English

18 344 [Grid]

見證人 II 出生月份及年份 Month & Year of Birth of Witness II (MM/YYYY)

19 380 [Grid] / [Grid]

此欄由學生資助處填寫 For SFO's use only

Administrative Fee Paid: 386 [Grid] (Y/N)

Offset Indicator: 387 [Grid] (Y/N)

Officer: _____ Signature: _____ (Post)

Date:

Hard Copies of HKID Card Received (Y/N):

Applicant: 388

IDM: 389

Witness 1: 390

Witness 2: 391

附註1 Note 1

接受的「NLSFT」貸款額 Amount of NLSFT Loan Accepted

你可選擇接受全部或部分獲提供的貸款，但不得少於港幣1,000元。

You can choose to accept the loan offered either in full or in part, but not be less than HK\$1,000.

附註2 Note 2

運用貸款方法 Loan Disbursement Option

H — 如選擇「H」這方法，學生資助處會安排將整筆「NLSFT」貸款（即接受的貸款額）首先用作支付第一期學費；如有餘額，會用作支付第二期學費；仍有餘額，則會用作支付第三期學費（如適用）。

If you choose “H”, the SFO will apply the full amount of the NLSFT loan, which is equal to your loan amount accepted, to settle the first instalment in the first instance, any remaining balance to the second instalment and, if applicable, any remaining balance to the third instalment.

T — 如選擇「T」這方法，學生資助處會安排將整筆「NLSFT」貸款（即接受的貸款額）首先用作支付最後一期學費；如有餘額，會用作支付上一期學費，如此類推。

If you choose “T”, the SFO will apply the full amount of the NLSFT loan, which is equal to your loan amount accepted, to settle the final instalment in the first instance, any remaining balance to the preceding instalment(s) and so on.

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此欄由學生資助處填寫
For SFO's use only

學生、彌償人及見證人資料表格
STUDENT, INDEMNIFIER AND WITNESS DETAILS INPUT FORM

(供學生資助處聯絡用途 For Contact Purpose by the Student Finance Office)

- (I) 在填寫/遞交貸款文件以接受「全日制大專學生免入息審查貸款計劃」(「NLSFT」)的貸款前，請先細閱「全日制大專學生免入息審查貸款計劃提供 2023/24 學年貸款通知書」(NLSFT 12C (Rev. 2023)) 及「遞交接受貸款文件前的覆核清單」(NLSFT 149C (Rev. 2023))。
Before filling out / submitting loan documents for the acceptance of NLSFT Loan, please read carefully the “Notice of Offer of Loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students for the 2023/24 Academic Year” (NLSFT 12 (Rev. 2023)) and the “Checklist for Submission of Loan Documents” (NLSFT 149 (Rev. 2023)).
- (II) 此表格必須填妥，並連同「承諾書」、「彌償契據」及其他所需證明文件交回在職家庭及學生資助事務處轄下的學生資助處。
This form should be properly completed and submitted together with the “Undertaking”, the “Deed of Indemnity” and other required supporting documents to the Student Finance Office (“SFO”) under the Working Family and Student Financial Assistance Agency.
- (III) 除特別註明外，此表格所有項目均須填妥並以英文正楷填寫。如你無充分理由而不提供所需資料，你的貸款文件將不獲處理。
All items in this form are mandatory and should be completed in **English in BLOCK letters** except those specified otherwise. If you fail to provide the required information without reasons, your loan documents will not be processed.

日期 Date _____

學生資料 Details of Student

學生姓名 Name of Student _____ 學生香港身份證號碼 HKID Card Number of Student _____
學生住址 Residential Address of Student _____ (郵政信箱、公共郵箱、轉交地址及學生宿舍概不獲接納為有效住址)
(Post Office Box numbers, Public Letter boxes, care of addresses or student hostels will not be accepted as valid residential address)

學生電郵地址 Email Address of Student _____
學生傳真號碼 (可選填) Fax Number of Student (Optional) _____ 學生流動電話號碼 Mobile Telephone Number of Student _____

見證人資料 Details of Witness (如「承諾書」及「彌償契據」上見證人為同一人，只須填寫「見證人 I」)
(If the Witness on the “Undertaking” and the “Deed of Indemnity” is the same person, only “Witness I” has to be completed)

見證人 I Witness I

姓名 Name _____ 聯絡電話號碼 Contact Telephone Number _____
住址 Residential Address _____ (郵政信箱、公共郵箱、轉交地址及學生宿舍概不獲接納為有效住址)
(Post Office Box numbers, Public Letter boxes, care of addresses or student hostels will not be accepted as valid residential address)

見證人 II Witness II

姓名 Name _____ 聯絡電話號碼 Contact Telephone Number _____
住址 Residential Address _____ (郵政信箱、公共郵箱、轉交地址及學生宿舍概不獲接納為有效住址)
(Post Office Box numbers, Public Letter boxes, care of addresses or student hostels will not be accepted as valid residential address)

彌償人資料 Details of Indemnifier

彌償人姓名 Name of Indemnifier _____ 彌償人公司名稱 Company Name of Indemnifier _____
彌償人職業及職位 Occupation and Position of Indemnifier _____ 彌償人傳真號碼 (可選填) Fax Number of Indemnifier (Optional) _____
彌償人公司地址 Company Address of Indemnifier _____

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2023/24 Academic Year
Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)
Checklist for Submission of Loan Documents

This checklist is for reference only. Please read carefully the “Notice of Offer of Loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students for the 2023/24 Academic Year” (NLSFT 12 (Rev. 2023)) and the notes in the corresponding loan documents for details on how to complete the loan documents. For enquiries, please call the hotline of the Counter Service Unit of the Student Finance Office (“SFO”) at 2152 9307.

(A) Please note that you should only submit the loan documents after your application is approved and you have received the “NLSFT Notification of Result” or the “Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”) Notification of Result”. Loan documents submitted before the issuance of the relevant Notification will be returned to you.

(B) Please check and ensure that you have followed the points below in completing the loan documents:

- 1. Are the following loan documents for the scheme and academic year (“AY”) that you applied for with loan approved? Have they been completed correctly **with a black or dark blue ball pen** (documents signed with e-signature or completed with an erasable ball pen will **not** be accepted)?
 - the “Undertaking” (NLSFT 15 (Rev. 2023));
 - the “Deed of Indemnity” (NLSFT 16 (Rev. 2023)); and
 - the “Student, Indemnifier and Witness Details Input Forms (Forms A and B)” (NLSFT 116 (Rev. 2023)).
- 2. Have you, your Indemnifier and Witness(es) filled in your/their Chinese and/or English names (if applicable), Hong Kong Identity (“HKID”) Card numbers, month and year of birth as recorded in the HKID Cards?
- 3. Have you, your Indemnifier and Witness(es) signed against each correction made (documents with the use of correction fluid or correction tape will **not** be accepted) and are the signature(s) consistent with respective signature(s) on the loan documents?
- 4. Is the amount of loan entered in the loan documents correct (i.e. a sum equivalent to or lower than the amount of loan offered) and consistent (i.e. same amount across all loan documents)?
- 5. Are all the dates entered in the loan documents later than the issuance date of the “NLSFT Notification of Result” or the “TSFS Notification of Result”?
- 6. Is the date entered in the “Deed of Indemnity” the same as or later than the date entered in the “Undertaking”?
- 7. Are the loan documents submitted within 30 calendar days from the date(s) of execution?

(C) Please submit the following documents to the SFO by mail (Address: Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Attn.: Counter Service Unit)) (please see Note 1 overleaf) or through the SFO drop-in boxes (please see Note 2 overleaf):

- 1. the duly completed and signed “Undertaking”;
- 2. the duly completed and signed “Deed of Indemnity”;
- 3. a **photocopy** of documentary evidences provided by the Indemnifier, including -
 - a photocopy of documentary evidence showing his/her **current employment status** in Hong Kong (e.g. written certification from employer with company chop, Indemnifier’s business name card or staff card, etc.) (*if the Indemnifier is self-employed, please provide copies of his/her valid Business Registration Certificate and/or valid Certificate of Incorporation issued by the Companies Registry*) and on which the company name and address shown (if applicable) should tally with information entered in the loan documents;
 - a photocopy of his/her **recent and consecutive three months’ salary records** (e.g. the latest complete individual demand note on tax issued by the Inland Revenue Department, written certification of his/her job title and wages from employer with company chop or a copy of his/her bank statements / passbook showing the income (with the relevant page of his/her bank passbook or account statement showing his/her name and account number), etc.) and on which the company name and address shown (if applicable) should tally with information entered in the loan documents;

- a photocopy of documentary evidence showing his/her **residential address** in Hong Kong **in the past three months** and on which the residential address shown should tally with information entered in the loan documents. Documentary evidence of residential address should be letter issued by bureaux / departments of the Government of the Hong Kong Special Administrative Region, public organisations / utilities or commercial organisations. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address; and
- a photocopy of documentary evidence showing his/her **office / employer’s business address** in Hong Kong (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.) and on which the company name and address shown should tally with information entered in the loan documents;
- 4. the duly completed “Student, Indemnifier and Witness Details Input Forms (Forms A and B)”;
- 5. a photocopy of HKID Cards of yourself, your Indemnifier and your Witness(es) (The photocopies should be made on separate A4 size white papers which are blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the photocopies, unclear or incomplete photocopies of the respective HKID Cards are not acceptable.) (*please see Note 3*); and
- 6. the original administrative fee payment proof (*applicable to (i) applicants who applied for TSFS only and wish to accept the NLSFT loan offered and have yet to submit the original administrative fee payment proof to the SFO; or (ii) applicants who are requested by the SFO to submit the administrative fee payment proof in original*).

(D) Please check and ensure that you have registered with the “SFO E-link – My Bills” service successfully (only applicable to applicants who are subject to such requirement as specified by the SFO in the “NLSFT Notification of Result” or the “TSFS Notification of Result”):

- Have you registered with the “SFO E-link – My Bills” service successfully at the “SFO E-link” (<https://e-link.wfsfaa.gov.hk>) using your “iAM Smart” and/or “MyGovHK” account(s)?

Note 1

For proper delivery of the mail items to the SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post.

Note 2

The SFO drop-in boxes are located on 11/F (during office hours) or in the G/F lift lobby (outside office hours) of the Cheung Sha Wan Government Offices (“CSWGOs”). The SFO’s office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. Please enter the CSWGOs through the side entrance near the security counter outside office hours.

Note 3

If the following requirements are met, you (i.e. the applicant) and/or your Indemnifier and/or Witness(es) are not required to submit the relevant Hong Kong Permanent Identity (“HKPID”) Card copy(ies):

Applicant

- (i) You have a successful application over the past three AYs under the TSFS / NLSFT / Financial Assistance Scheme for Post-secondary Students (“FASP”) / Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”) / Extended Non-means-tested Loan Scheme (“ENLS”); and
- (ii) You have submitted a copy of your HKPID Card together with the above application and there is no change in personal particulars on your HKPID Card.

Applicant’s Indemnifier and/or Witness(es)

- (i) Your Indemnifier and/or Witness(es) have acted as a qualified Indemnifier or Witness for a successful application over the past three AYs under TSFS / NLSFT / FASP / NLSPS / ENLS; and
- (ii) Your Indemnifier and/or Witness(es) have submitted a copy of their HKPID Card(s) together with the above application(s) and there is no change in personal particulars on their HKPID Card(s).

If necessary, you may still be required to submit the relevant HKPID Card copy(ies). In case of any disputes, the decision of the SFO will be final.

Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”) Points to Note for Paying Administrative Fee

(Attention: Applicants who have already paid the administrative fee during the application process are NOT required to pay again upon acceptance of loan offer.)

(A) Administrative Fee for the 2023/24 Academic Year

HK\$260 (for which HK\$180 is the administrative fee levied by the Student Finance Office (“SFO”) and HK\$80 is the handling charge levied by respective institution)

(B) Payment Methods

1. By Bank Automated Teller Machines (“ATM”) of the Hongkong and Shanghai Banking Corporation (“HSBC”) or Hang Seng Bank

Transfer the administrative fee to the bank account of the SFO by following the steps below:

- Choose “Transfer” service;
- Enter the account number “**044-171080-001**”, then the amount “**HK\$260**”;
- Choose “Yes” for “Do you need to take a transaction advice?”;
- Take the transaction advice after completing the transaction (please refer to **Sample 1**).

OR

2. Paying Cash in Person at Branch of HSBC

Pay the administrative fee in cash to the bank account of the SFO at **044-171080-001** at any branch of HSBC, and keep the original transaction advice, account deposit form or ATM transaction advice (please refer to **Samples 2 & 3**).

****Attention: Payment by cheque, online transfer, FPS or PPS is NOT acceptable.****

(C) Upload Administrative Fee Payment Proof

1. After payment, please write down the HKID Card number of the applicant on the original transaction advice or account deposit form for the administrative fee paid.
2. During the online application, please enter the administrative fee payment details and upload the payment proof at “Step 5” of the online application.
3. **Please keep the original copy of the administrative fee payment proof properly** and consider making a photocopy for record.
4. The SFO may request applicants to submit the administrative fee payment proof in original. In case of any disputes, the decision of the SFO will be final.

Samples of Administrative Fee Payment Proof

Sample 1: ATM Transaction Advice of HSBC or Hang Seng Bank



Customer Advice 通知書 Hong Kong 香港

戶口號碼: 112-*****-***
 日期及時間: 2018年1月29日 13:10
 交易類別: 轉帳
 入帳戶口: 044-171080-001
 戶口名稱: WPSFA*****FT-AF
 金額: 港幣260.00
 交易狀況: 成功
 備考: 5003

Transaction Date and Time

Transaction Reference Number

A123456(7) HKID Card Number

Issued by The Hongkong and Shanghai Banking Corporation Limited
 由香港上海滙豐銀行有限公司刊發

Sample 2: Transaction Advice of HSBC

Transaction Advice 交易通知書		HSBC 滙豐		Hong Kong 香港	
Transaction Type 交易類別		Cash 現金	Cheque 支票	Transfer 轉帳	
DEPOSIT					
Account No. 戶口號碼	Amount 金額	Remarks 備註			
044-171080-001	HKD260.00CR	A123456(7)			
Reference 備考	The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司		21May2014 14:42		

Transaction Reference Number

HKID Card Number

Transaction Date and Time

Sample 3: Account Deposit Form of HSBC

The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司 HKD

HK DOLLAR ACCOUNT DEPOSIT FORM 港幣戶口存款單

Please tick ONE option only 請選擇一項

Cash 現金 Transfer 轉帳 Cheque 支票 Cash and Cheque 現金及支票

Cheque No./Transfer Order 支票號碼/存單 Bank Branch 銀行/分行 Drawer 出票人 Cash 現金

Account Number to be Credited 存款戶口號碼 Total Amount 總金額

Name of Account to be Credited 存款戶口名稱

Validation 18OCT16 6D92A 16:19 044-171080-001 C *260.00CR CCS

642 WPSFA(SFO)-NI SFT-AF

Account Type 存款戶口類別 Savings Account 儲蓄戶口 Current Account 活期戶口

NO NOT Write Below This Line 此票以下請勿填寫

*2805000*1801927 Customer Advice 客戶存摺

Transaction Date

Transaction Time

Transaction Reference Number

A123456(7)

HKID Card Number

SFO E-link My Bills Service Registration Guidelines

The guidelines provide pre-requisite requirements and step-by-step instructions on how to register for My Bills Service under SFO E-link.

Pre-requisite Requirements

1. A registered “MyGovHK” or “iAM Smart” Account

You should have a registered “MyGovHK” or “iAM Smart” account in order to register with My Bills service.

If you would like to create a “MyGovHK” account, please visit the “MyGovHK” official website (<https://www.gov.hk/en/residents/>) to create an account. You could view a demonstration on account registration at this link: https://www.personalised.gov.hk/content/en/instructions/demo_index.htm.

The screenshot displays the MyGovHK website interface. At the top, the logo reads "MYGOVHK 我的政府一站通". Below the logo, there are navigation links for "繁" and "簡". A prominent orange banner says "Welcome to MyGovHK". The main content area is divided into two sections: "Log into MyGovHK" and "New to MyGovHK?".

The "Log into MyGovHK" section includes a "One-stop access" feature with a smartphone icon, explaining that users can use "iAM Smart" instead of a username and password. A "Learn more" link is provided. Below this is a green button labeled "Login with 'iAM Smart'".

The "New to MyGovHK?" section features a dark button labeled "Create Account" and a link to "Activate account".

At the bottom of the page, there are links for "About MyGovHK", "FAQs", "Terms of Use", and "Demo".

On the right side of the page, there is a large image of a hand holding a smartphone displaying the MyGovHK mobile app interface. Below the image is a green call-to-action button that says "Click here & view demo" and the text "MyGovHK @ your service".

At the bottom left, there are logos for W3C WAI-AA WCAG 2.0 and a 2014 award for "無障礙網頁 Web For All". At the bottom right, there is the "HONG KONG" logo with a colorful wave graphic.

If you would like to create an “iAM Smart” account, please visit the “iAM Smart” official website (<https://www.iamsmart.gov.hk/en/reg.html>) to view the demonstration on account registration and create an account.

智方便
iAM Smart

ENG 繁 简 | Text Size

Residents Public & Private Organisations

Home About "iAM Smart" Service Catalogue "iAM Smart" Registration Videos/Photos Frequently Asked Questions News Contact Us

使用智方便 生活新體驗
iAM Smart Safe and Swift

Sandbox Programme is now extended to more business sectors

2. Link-up Code / ATM or PPS Reference Number / Loan Reference Number

You need one of the following codes / reference numbers to register with **My Bills** service:

- **Link-up Code**
- **ATM or PPS Reference Number**
- **Loan Reference Number**

● **Link-up Code**

If you are applying for Tertiary Student Finance Scheme (TSFS) / Financial Assistance Scheme for Post-secondary Students (FASP) / Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) / Non-means-tested Loan Scheme for Post-secondary Students (NLSPS), you can find the link-up code on the **notification of result of application for financial assistance**. If you are applying for Extended Non-means-tested Loan Scheme (ENLS), you can find the link-up code on the **acknowledgement**.

Link-up code shown on notification of result of application for financial assistance

(Applicable to TSFS, FASP, NLSFT and NLSPS applicants)

2022/23 Academic Year Notification of Result of Application for Financial Assistance under the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)

It is noticed that your application for the financial assistance under the Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) for the 2022/23 academic year is in the course of processing. In the meantime, I would like to inform you that you may first borrow a NLSFT loan up to the maximum amount of your tuition fees payable which is:

NLSFT Loan : \$42,100.00

Disbursement of the loan as set out above is subject to the condition that you and/or your indemnifier has/have no arrears of grant and/or loan and/or subsidy under any financial assistance/loan scheme administered by this Office. You can choose to accept the above loan offered **in full or in part**. A combined life-time loan limit has been imposed on students eligible for receiving loans under the NLSFT and the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS). Please refer to the Application Guidance Notes (NLSFT 111B) at the relevant webpage (<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm>) for details. As at the date of this notification, the remaining balance of your combined life-time loan limit under the NLSFT and the NLSPS is \$390,900.00 (the loan amount that you may accept as stated in this notification has not been deducted).

The NLSFT loan will be disbursed to your Institution by instalment(s) for the settlement of your tuition fees. The prevailing interest rate for the NLSFT loan as at the date of this notification is 1.27%.

If you would like to accept the NLSFT loan, you are required to click "SFO E-link – My Bills" service at the relevant webpage (<http://e-link.wfsfaa.gov.hk>) and login your "iAM Smart" or "MyGovHK" account, then proceed to register for "SFO E-link – My Bills" service by using the Link-up Code . **Please make sure that you have successfully registered for the service for processing of your loan application.** If assistance is required during registration, please contact 1823 Call Centre helpdesk hotline at 183 5500.

For acceptance of the NLSFT loan, you are required to download from the relevant webpage (<http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf>) the loan documents (i.e. the Undertaking (NLSFT 15), Deed of Indemnity (NLSFT 16) and Student, Indemnifier and Witness Details Input Forms (Forms A and B) (NLSFT 116)) and the Checklist for Submission of Loan Documents (NLSFT 149). You should carefully read the Checklist, gather all the required documents and properly complete the loan documents.

ATTENTION

Think twice about your need and repayment ability before you accept any loan. Early repayment may save interest. To have a rough estimation on the repayment amount, please refer to the "Financial Calculators" in this website - <http://e-link.wfsfaa.gov.hk>. Interest rate for the NLSFT will be adjusted with due regard to the average best lending rate of note-issuing banks. The adjustment may be **upward or downward**. Please browse the relevant webpage (http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf) or call our hotline at 2802 2345 for the prevailing interest rate.

Link-up code shown on acknowledgement

(Applicable to ENLS applicants)

Extended Non-means-tested Loan Scheme (ENLS)
Points to Note for SFO E-Link "My Bills" Service Registration

Applicant's Name: _____ Applicant's HKID: _____
Application No.: _____ ****Link-up Code: _____****
(The Link-up Code starts with 1 alphabet and follows by 7 numbers)

To register for "My Bills" service, you need the followings:

1. A registered MyGovHK account
Please go to <http://www.gov.hk/mygovhk> to apply for a MyGovHK account; and
2. Link-up Code

Then follow the steps below for registration of "My Bills" service:

1. Please go to SFO E-link at <https://e-link.wfsfaa.gov.hk> and select "Register My Bills Service".
2. Login with your MyGovHK account.
3. Input the account particulars with "link up code" as registration type.
4. After sending out the account particulars, an acknowledgement of receipt will be sent to you and your registration will be handled by SFO. Normally, the registration will be completed within 3 working days. A confirmation message will be sent to your MyGovHK message box when the registration is successfully completed.
5. Please print the acknowledgement of receipt / confirmation message and submit it together with the other required documents to this Office for processing of your loan application.

Please note that the Office will only process your loan application under ENLS after you submitted the acknowledgement of receipt / confirmation message.

● **ATM or PPS Reference Number**

You may use the ATM or PPS Reference Number of any of your loan accounts to register with My Bills service. You can find the ATM or PPS Reference Number on the **demand note**.

ATM or PPS Reference Number shown on demand note

香港特別行政區政府 THE GOVERNMENT OF THE HKSAR 免入息審查貸款繳款單 Non-means-tested Loan Repayment Demand Note		Register at http://e-link.wfsfaa.gov.hk for electronic demand notes and online repayment. 請到 http://e-link.wfsfaa.gov.hk 登記， 收取電子繳款單及網上還款。		
收款編碼 CRC 104	姓名 NAME : XXX XXXX XXXX 地址 ADDRESS : XXXX XXXXX XXXXXXXXXXXXXXXXX	自動櫃員機或繳費靈付款編號 : 233200000001 ATM/PPS Ref. No.		
發單日期 Date of Issue	還款計算至下列日期止 Repayment Included Up To	貸款本金 Loan Principal	尚未到期償還的本金餘額 # Balance of Principal Not Yet Due for Repayment	尚未到期償還的在學期間利息 # Balance of Study Interest Not Yet Due for Repayment
05/06/2021	03/06/2021	\$25,000.00	\$13,242.20	\$1,000.00
代號類別/說明 Code Type/Description		代號 Code	金額 Amount	免入息審查貸款年利率 Prevailing NLS Interest Rate (p.a.)
02 由上期轉結的應付零額 Odd cents brought forward		02	\$0.50	1.270%
05 今期應付金額(請參閱下方列項) This Instalment (see details below)		05	\$1,000.50	逾期還款年利率 Prevailing Interest Rate for Overdue Amount (p.a.)
				5.083%
				自動轉帳授權是否確立 Autopay Authorisation Created? (Y(是)/N(否))
				N
在右列日期前應繳付的總額 * Total Amount Due on or before			\$1,001.00	自動轉帳過戶日期 Autopay Value Date
				N/A

● **Loan Reference Number**

You may use the loan reference number of any of your loan accounts to register with My Bills service. You can find the loan reference number on the **commencement of repayment** or the **repayment schedule**.

Loan Reference Number shown on commencement of repayment

(SFO will issue the letter of commencement of repayment to loan borrowers once they have completed their studies.)

Dear Sir/Madam,

Extended Non-Means-Tested Loan Scheme (ENLS)
Commencement of Repayment
Loan Ref. No: EZ123456-7-01

Commencement Date of Repayment and Repayment Schedule
 Your first instalment repayment of loan and interest for the ENLS loan(s) under reference by monthly instalments will commence on 1 July 2021. Please refer to the enclosed repayment schedule(s) of the loan(s). Please also observe the repayment terms and conditions under the ENLS as stipulated in the loan documents or at the website* of the Student Finance Office (SFO).

Loan Reference Number shown on repayment schedule

(SFO will issue the repayment schedule together with the letter of commencement of repayment to loan borrowers once they have completed their studies.)

Extended Non-Means-Tested Loan Scheme (ENLS) Repayment Schedule 擴展的免入息審查貸款計劃還款表													
Name 姓名: XXX XXX XXX XXX (XXX)													
Loan Reference Number		貸款帳戶編號		: EZ123456-7-01		Issue Date		發出日期		: 19/08/2021			
ATM/PPS Reference Number		自動櫃員機或繳費靈付款編號		: 123412341234		Schedule Last Updated On		還款表最後更改日期		: 19/08/2021			
Loan Principal		貸款本金		: \$19,800.00		Interest Rate (p.a.)		貸款利率(每年)		: 1.27%			
Capitalized Deferment Interest		本金化的延期利息		: \$0.00		Effective Date		生效日期		: 01/06/2021			
Study Interest Accrued		在學期間累積利息		: \$31.10		Effective Instalment Number		利率生效期數		: 1			
Loan Principal Repaid		已繳付本金		: \$0.00		Loan Repayment Start Date		開始還款日期		: 01/07/2021			
						Loan Repayment End Date		最後還款日期		: 01/06/2036			
Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount	Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount
期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額	期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額
1	01/07/2021	\$99.90	\$21.00	\$0.10	-	\$121.00	74	01/08/2027	\$107.90	\$13.00	\$0.10	-	\$121.00
2	01/08/2021	\$100.00	\$20.90	\$0.10	-	\$121.00	75	01/09/2027	\$108.00	\$12.90	\$0.10	-	\$121.00
3	01/09/2021	\$100.10	\$20.80	\$0.10	-	\$121.00	76	01/10/2027	\$108.10	\$12.80	\$0.10	-	\$121.00

Registration Steps

Step 1: Go to SFO E-link (<https://e-link.wfsfaa.gov.hk/>) and select “Register My Bills Service”



Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

繁體 | [Exit SFO E-link](#)

SFO E-link

Home	Important Announcement
My Applications	Notice of Adjustment to Non-means-tested Loan Schemes Interest Rate The interest rate of the Non-means-tested Loan Schemes has been adjusted from 1.645% to 1.895% per annum with effect from 1 January 2023 . The overdue interest rate has also been adjusted from 5.458% to 5.542% per annum with effect from 16 December 2022; and from 5.542% to 5.708% per annum with effect from 19 December 2022. For enquiries, please contact 2150 6211 or 2150 6212.
My Counter Appointments	The Finance Committee of the Legislative Council approved on 15 February 2022 an extension of the interest-free deferral of loan repayment for student loan repayers for another two years from 1 April 2022. Please click here for details.
My Bills	Faster Payment System (FPS) was introduced as a repayment method of SFO in November 2021. You can use the mobile banking app or e-wallet that supports Government FPS bill payments to pay SFO demand notes printed with FPS QR code.
My Loan Information	In accordance with the terms and conditions of the student financial assistance schemes, you should notify SFO immediately in writing if you intend to leave the Hong Kong Special Administrative Region for a period longer than 3 months or to emigrate. Upon receipt of such notification, unless SFO has otherwise come to an agreement with you concerning the repayment arrangement or unless SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, SFO could demand your immediate repayment of all outstanding balance of the loan, interest, overdue interest (if any), surcharge (if any), administrative fee (if any) and any other expenses.
My Application Status	
My Options - Commencement of Loan Repayment	
Calculator	First Time Login to My Bills? Please refer to the registration guidelines (in Adobe PDF file). Your registration process will be completed within 3 working days.
Partial/Lump Sum Repayment Request	(A) Student Loan Applicant (Starting from the 2015/16 Academic Year) Starting from the 2015/16 Academic Year, if you would like to accept the loan offered/apply for the loan, you are required to register for SFO E-link My Bills service by following the instruction on the notification of result of Tertiary Student Finance Scheme – Publicly-funded Tertiary Programmes (TSFS), Financial Assistance Scheme for Post-secondary Students (FASP), Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) and Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) or the acknowledgement of Extended Non-means-tested Loan Scheme (ENLS) application issued to you. Please print the acknowledgement of receipt/confirmation message as the proof of successful registration and submit it together with the loan documents and other documentary evidence to the Student Finance Office (SFO) for processing of your loan application.
Deferment of Loan Repayment Application	(B) Registration for Receiving Electronic Demand Notes of Student Loans for Graduates For graduates, SFO will issue monthly demand notes to you in electronic form through the SFO E-link My Bills service. No postal demand notes will be sent to you. You are required to create an account with MyGovHK and then register with SFO E-link My Bills service to view, print and download the monthly demand notes. Please read the Points to Note for details. Please note that if you have other existing repaying loan accounts with SFO which are repaying on quarterly basis, monthly demand note repayment is not applicable to you until further notice. Please also refer to the how to use My Bills guide for viewing Demand Note and repaying loan account information in My Bills Service.
My SMS	(C) Existing Quarterly Demand Note Loan Repayer For Existing Quarterly Demand Note Loan Repayer, you could receive quarterly electronic demand notes by using My Bills Service at SFO E-link . To be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of My Bills service. The registration is irrevocable and you are unable to request for postal demand notes after the registration. Please read the Points to Note for details. Please also refer to the how to use My Bills guide for viewing Demand Note and repaying loan account information in My Bills Service.
FAQs ↗	
Help Desk ↗	
Online Feedback Form ↗	
Student Finance Office ↗	
GovHK's Update Your Address Record Online ↗	

[Register My Bills Service \[↗\]\(#\)](#)

Step 2: Redirection to “MyGovHK” / “iAM Smart”

If you have a registered “MyGovHK” or “iAM Smart” account, please select the login method according to type of account that you have registered for. You will then be directed to the login page of “MyGovHK” or “iAM Smart”.

Selection of login method

Registration for My Bills

Choose one of the login methods below:

Access or Register with MyGovHK



Login with iAM Smart

[More Info](#)

After logging in please provide your link-up code/loan account and personal information to complete the online registration.

[\[How to find your link-up code/loan account information\]](#)

“MyGovHK” Login Page


Please login by entering the username and password of your registered “MyGovHK” account.

MYGOVHK 我的政府一站通

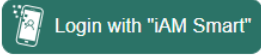
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Welcome to MyGovHK

Log into MyGovHK

 **One-stop access**
Use “iAM Smart” instead of username and password to access multiple government online services all in one go.

▶ Learn more

 Login with “iAM Smart”

OR

Please enter your username.

Log In

▶ Can't log in?
▶ Cancel login


New to MyGovHK?

Create Account

▶ Activate account

“iAM Smart” Login Page

Please login by scanning the QR code with the “iAM Smart” mobile app.

 iAM Smart English ▾


[< Back to online service](#)

Log in with iAM Smart :

1. Please open iAM Smart App in your mobile
2. Tap the scan button in iAM Smart App

[Scan QR Code](#)

3. Scan the QR Code



Step 3: Input Your Account Particulars

You need to provide the following account particulars -

- (1) Your Hong Kong Identity Card Number (HKID);
- (2) The link-up code / ATM or PPS Reference Number / Loan Reference Number (You may refer to item 2 of the above “**Pre-requisite Requirements**” for further details); and
- (3) Your Hong Kong mobile phone number for receiving SMS notifications upon issuance of demand notes. You are required to update your mobile phone number through “**My SMS**” if there are any changes.

Quarterly Demand Notes Repayer

Electronic demand notes are identical with the paper demand notes but in Acrobat PDF file format. To help saving paper and to be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **My Bills** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration.

Monthly Demand Notes Repayer

For monthly demand notes repayer, SFO will issue monthly demand notes to you in electronic form through the **SFO E-link My Bills** service. No postal demand notes will be sent to you. You are required to create an account with MyGovHK and then register with **SFO E-link My Bills** service to view, print and download the monthly demand notes in Acrobat PDF file format.

- (2) If your MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate your account, which makes you no longer have access to SFO E-link - My Bills service. **To avoid account termination, you should log in your MyGovHK account regularly.**
- (3) Besides, if there is/are person(s) or Indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for My Bills service.

HKID:	<input type="text"/>	<input type="text"/>	<input type="text"/>	(1)
Registration Type:*	<input type="radio"/> Link-up Code <input type="checkbox"/>	<input type="radio"/> ATM / PPS Payment Reference No. <input type="checkbox"/>	<input type="radio"/> Loan Reference No. (for FASP, NLSFT, NLSPS or ENLS only) <input type="checkbox"/>	
			<input type="radio"/> Loan Reference No. (for TSFS only) <input type="checkbox"/>	
Link-up Code (Link-up Code shown on notification of result/ acknowledgement of ENLS application)/ ATM/PPS Payment Reference No. (12-digit number as shown at the top right corner of demand note)/ Loan Reference No. (Loan Reference No. shown on Letter of Commencement of Repayment or Repayment Schedule, please do not input "D/N Reference No.):* Mobile Phone Number:*	<input type="text"/>			(2)
Please Re-enter Mobile Phone Number for Verification:*	<input type="text"/>			(3)
<input type="checkbox"/> I am an overseas loan recipient.				
The above Hong Kong mobile phone number will be used for receiving SMS notifications, and updating contact information of all of your grant/loan accounts under all financial assistance/loan schemes administered by the SFO.				

Step 4: Review of Account Particulars

- (1) You are required to check the account particulars and ensure that they are correct. You can click “**Back**” to edit your account particulars.
- (2) Read the **Terms of Use**.
- (3) After reading the Terms of Use, check the box with the statements below:

I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes.

I have also understood and agreed that if I have a MyGovHK account, and if the MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate my account, which makes me no longer have access to SFO E-link - My Bills service. To avoid account termination, I will log in the above MyGovHK account regularly.

- (4) Click “**Confirm and Send**” to complete the application.

The screenshot shows the SFO E-link interface. At the top left is the logo of the Working Family and Student Financial Assistance Agency. The main header is 'SFO E-link'. The page is titled 'Step 2 Confirm and send application'. On the left is a sidebar with links: Home, My Bills Registration, FAQs, Help Desk, Online Demonstration, Online Feedback Form, Student Finance Office, and GovHK's Update Your Address Record Online. The main content area displays user details: MyGovHK Account (XXXXXXXX), HKID (XXXXXXXX(X)), Registration Type (Link-up Code), Code/Number (XXXXXXXX), and Mobile Phone Number (XXXXXXXX). Below this is a 'Terms of Use' section with a red box around the title. The terms state that the user agrees to use the SFO E-link services. A checkbox is present with the text: 'I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes.' Below this is another paragraph: 'I have also understood and agreed that if I have a MyGovHK account, and if the MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate my account, which makes me no longer have access to SFO E-link - My Bills service. To avoid account termination, I will log in the above MyGovHK account regularly.' At the bottom right are 'Back' and 'Confirm and Send' buttons.

Step 5: Save or Print “Acknowledgment of Receipt”

You may save or print the “Acknowledgment of Receipt” for future reference.

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

繁體 | [Exit SFO E-link](#)

SFO E-link

Step 3 Acknowledgment of Receipt

Your registration application was sent out.
It normally takes 3 working days for the link-up process between your SFO loan account(s) and your MyGovHK account. A message will be sent to your MyGovHK message box when the link-up process is completed. If you do not receive our message after 3 working days, please contact us through e-link_sfo@wfsfaa.gov.hk.

Registration Details

Registration Date / Time (DD/MM/YYYY HH:MI:SS)	11/05/2023 20:43:13
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Profile Information

MyGovHK Account	XXXXXXXX
HKID	XXXXXXXX(X)
Mobile Phone Number	XXXXXXXX

Account Information

Registration Type	Link-up Code
Code/Number	XXXXXXXX

I agree that SFO will issue electronic demand notes through my MyGovHK account and **SFO E-link My Bills** service and I will not receive postal demand notes.

You are recommended to Save or Print a copy of this page for reference.

Save | **Print**

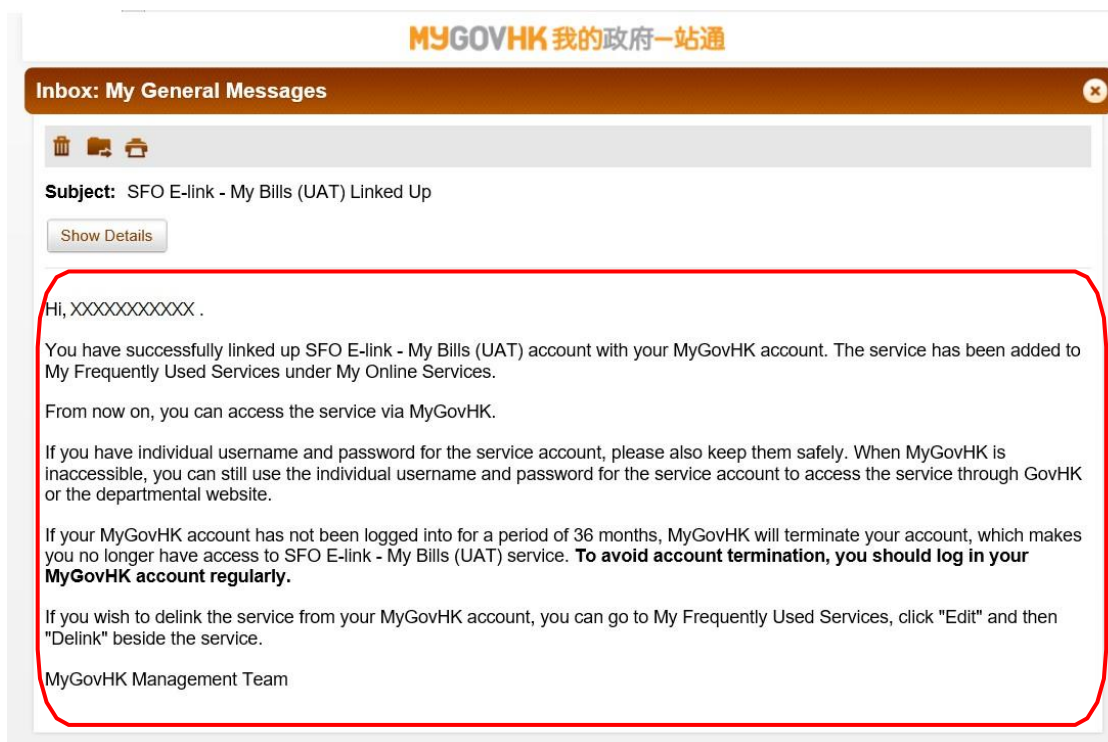
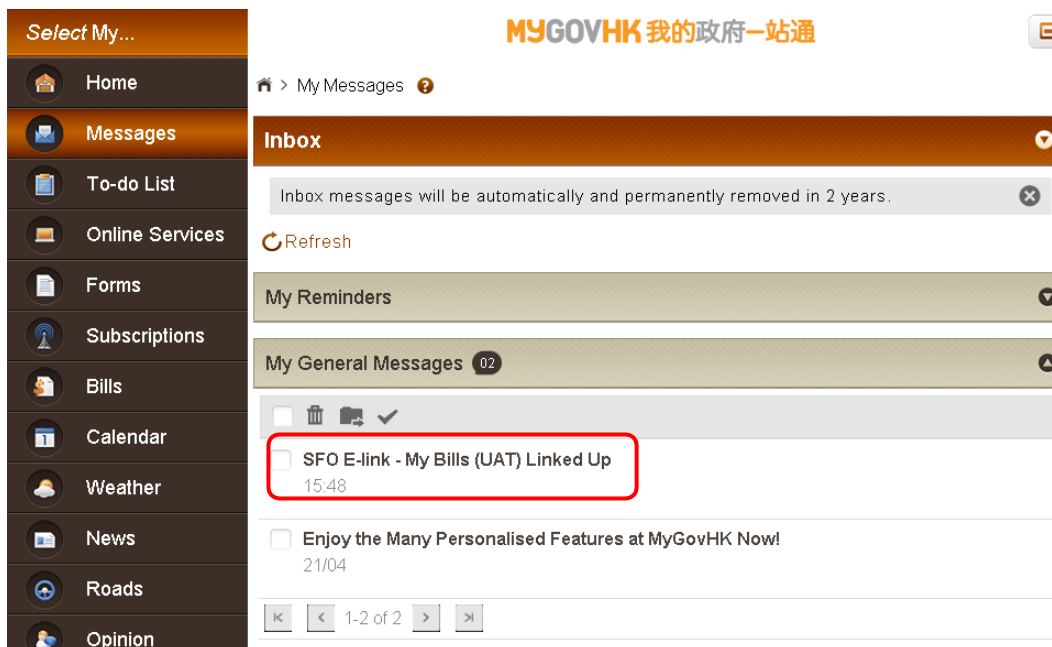
Before successful Linkup, you can use other SFO e-Services without login.

[Back to Other Services](#)

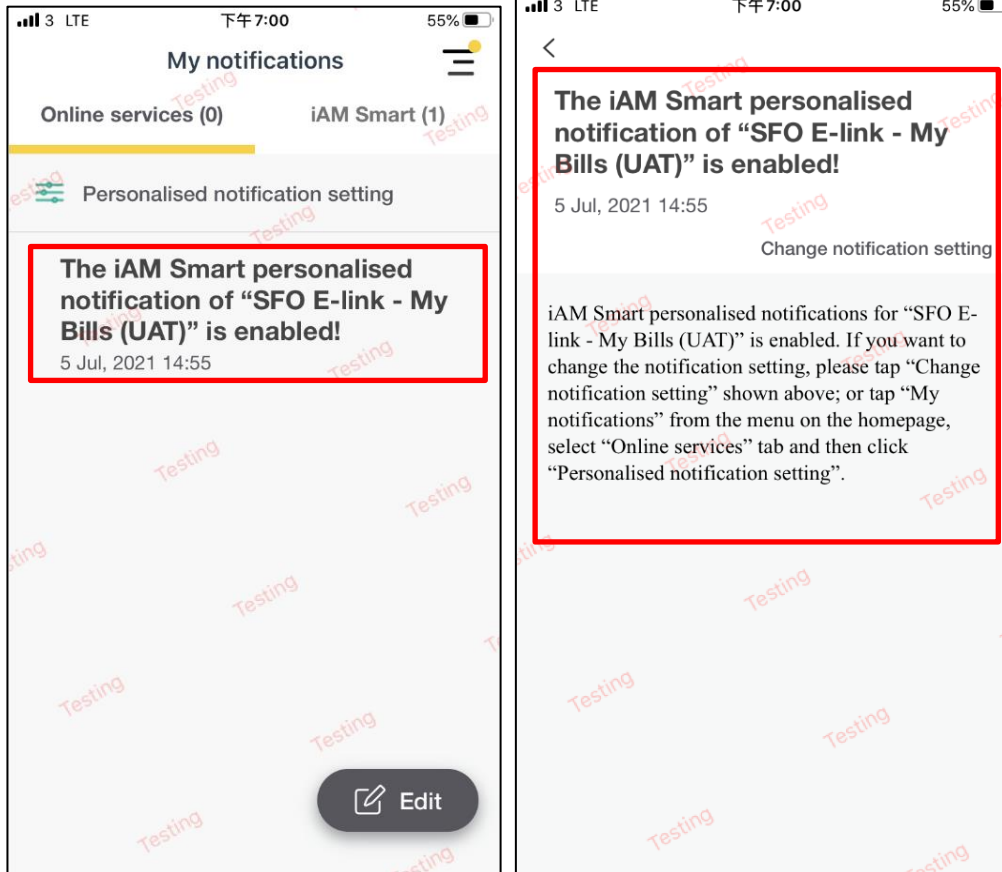
Step 6: Receive “Confirmation Message”

The registration will be completed within three working days. A message will be sent to your “MyGovHK” or “iAM Smart” message box upon completion of registration.

“MyGovHK”



“iAM Smart”



Failure of Registration

If the account particulars you provided is incorrect, it would cause failure of registration. Please register again by following Steps 1 to 6 above.

Important Notes

1. Electronic demand notes are identical with the paper demand notes but in Acrobat PDF file format. In order to help saving paper and to be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **SFO E-link My Bills** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration.
2. If there is/are person(s) or indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for **SFO E-link My Bills** service.

Assistance

If assistance is required during registration, please contact our 1823 Call Centrehelpdesk hotline 183 5500 or email us at e-link_sfo@wfsfaa.gov.hk.